

ITEMIZED FEE WORKSHEET

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Your actual rate, payment, and cost could be higher. Get an official Loan Estimate before choosing a loan.

Borrower(s): Fee Test | File Number: N331682

Preparation Date: 12/04/2025

Property Value:	\$80,750.00	Loan Amount:	\$64,600	Total Loan Amt:	\$64,600
Loan Purpose:	Purchase	Occupancy:	Investment	Property Type:	Detached
Product:	DSCR - 30 Y Fixed (Non-QM)	Interest Rate:	7.375%	APR / Term:	8.097% / 360
Downpayment:	\$16,150				

Origination Charges:		\$1,777	Taxes and Other Government Fees:		\$141.00
Loan Origination Fee		\$1,776.50	Recording Fees		\$141.00
Services Borrower Cannot Shop:		\$3,325.95	Prepays:		\$1,765.00
Appraisal Fee (POC)		\$750.00	County Property Tax (\$25.00x25mth(s))		\$625.00
Credit Report Fee		\$68.00	Hazard Insurance (\$95.00x12mth(s))		\$1,140.00
Flood Certification		\$8.00	Initial Escrow Payment at Closing:		\$340.00
MERS Registration Fee		\$24.95	County Property Tax (\$25.00x6mth(s))		\$150.00
Processing Fee		\$995.00	Hazard Insurance (\$95.00x2mth(s))		\$190.00
Tax Related Service Fee		\$85.00	Other:		\$106.90
Underwriting		\$1,395.00	Title - Owner's Coverage		\$106.90
Services Borrower Can Shop For:		\$555.50	Total Estimated Monthly Housing Payment		
Title - Lender's Coverage		\$4.00	First Mortgage		\$446.18
Title - Recording Service Fee		\$65.00	Hazard Insurance		\$95.00
Title - Settlement or Closing Fee		\$361.50	Property Tax		\$25.00
Title - Signing Service Fee		\$125.00	Total Monthly Payment:		\$566.18
Total Estimated Funds Needed To Close					
Purchase Price		\$80,750.00			
Estimated Prepaid Items		\$2,105.00			
Estimate Closing Cost		\$6,392.35			
Total Due from Borrower at Closing (K)		\$89,247.35			
Seller Paid Closing Cost		\$486.50			
Borrower Paid Fees		\$750.00			
Loan Amount		\$64,600.00			
Total Paid Already by or on Behalf of Borrower at Closing (L)		\$65,836.50			
Total Estimated Funds From You:		\$23,410.85			

Disclaimers

Information provided above reflects estimates of the charges that are likely to be incurred at the closing of this loan. Actual charges may be more or less. Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate.



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