

ITEMIZED FEE WORKSHEET

Brannon Harnish

NMLS: 1991975

Phone: (412) 822-9809

Email: bharnish@nexamortgage.com



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: **7.000%**

APR / Term: **7.789% / 360**

Downpayment: **\$16,150**

Origination Charges:	\$1,777
Loan Origination Fee	\$1,776.50

Taxes and Other Government Fees:	\$141.00
Recording Fees	\$141.00

Services Borrower Cannot Shop:	\$3,808.00
Appraisal Fee (POC)	\$750.00
Credit Report Fee	\$68.00
Processing Fee	\$995.00
Underwriting	\$1,995.00

Prepays:	\$1,765.00
County Property Tax (\$25.00x25mth(s))	\$625.00
Hazard Insurance (\$95.00x12mth(s))	\$1,140.00

Services Borrower Can Shop For:	\$555.50
Title - Lender's Coverage	\$4.00
Title - Recording Service Fee	\$65.00
Title - Settlement or Closing Fee	\$361.50
Title - Signing Service Fee	\$125.00

Initial Escrow Payment at Closing:	\$340.00
County Property Tax (\$25.00x6mth(s))	\$150.00
Hazard Insurance (\$95.00x2mth(s))	\$190.00

Total Estimated Funds Needed To Close	
Purchase Price	\$80,750.00
Estimated Prepaid Items	\$2,105.00
Estimate Closing Cost	\$6,874.40
Total Due from Borrower at Closing (K)	\$89,729.40
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:	\$23,892.90

Total Estimated Monthly Housing Payment	
First Mortgage	\$429.79
Hazard Insurance	\$95.00
Property Tax	\$25.00
Total Monthly Payment:	\$549.79

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.



NEXA Mortgage, LLC

5559 S Sossaman Rd Bldg 1 Ste 101, Mesa, AZ 85212

Company NMLS: 1660690

