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INITIAL FEES WORKSHEET

New Home Owner

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

Quote Number: 10622438

Preparation Date: 10/08/2024 7:01 PM CDT

Loan Purpose:	Purchase	Purchase Price:	\$300,000.00	Total Loan Amount:	\$294,566.00
Property Type:	Single Family (1-4 Units)	Occupancy:	Primary Residence	No. of Units:	1
Credit Score:	Estimated	ZIP / State:	77381 / Texas	Escrow:	None Waived
Product:	30 Year FHA Fixed	Rate / APR:	7.750% / 8.888%	Lock Period:	30 Days

Lender Fees	\$7,822.74
0.250% of Loan Amount (Points)	\$736.42
Originator Compensation	\$5,891.32
Underwriting Fee	\$1,195.00

Taxes and Other Government Fees	\$182.00
Recording Fees	\$182.00
Transfer Tax Total	\$0.00

Third Party Fees	\$10,411.10
Services You Cannot Shop For	
Appraisal Fee	\$595.00
Credit Report Fee	\$50.00
FHA Upfront MI (Financed)	\$5,066.25
Processing Fee (3rd Party)	\$995.00
Tax Monitoring Fee	\$75.00
Services You Can Shop For	
Home Inspection Fee	\$0.00
Settlement Services	\$978.95
Title Insurance	\$2,148.90
Title - Settlement Agent Fee	\$502.00
Title - Title Search	\$0.00
Title Endorsement Fee	\$0.00

Prepays and Initial Escrow Payment at Closing	\$3,125.09
Prepays	
Hazard Insurance Premium (12 Months @ \$150.00)	\$1,800.00
Mortgage Insurance Premium (0 Months @ \$132.16)	\$0.00
Prepaid Interest (2 Days @ \$62.545)	\$125.09
Property Taxes (0 Months @ \$250.00)	\$0.00
Supp Property Insurance Premium (0 Months @ \$0.00)	\$0.00
Initial Escrow Payment at Closing	
Hazard Insurance Reserve (3 Months @ \$150.00)	\$450.00
Mortgage Insurance Reserve (0 Months @ \$132.16)	\$0.00
Property Taxes (3 Months @ \$250.00)	\$750.00
Supp Property Insurance Reserve (0 Months @ \$0.00)	\$0.00
Aggregate Adjustment	\$0.00

Estimated Proposed Monthly Housing Expense	
First Mortgage P&I	\$2,110.31
Other Financing P&I	\$0.00
Homeowner's Insurance	\$150.00
Property Taxes	\$250.00
Mortgage Insurance	\$132.16
TOTAL APPROXIMATED MONTHLY PAYMENT	\$2,642.47

Estimated Funds to Close:	
Downpayment/Funds from Borrower	\$10,500.00
Lender Fees	\$7,822.74
Third Party Fees	\$10,411.10
Taxes and Other Government Fees	\$182.00
Prepays and Initial Escrow	\$3,125.09
Estimated Total Payoffs	\$0.00
Funds Due from Borrower (A)	\$32,040.93
Estimated Credits	
Deposit	\$2,000.00
Lender Credits	\$0.00
Seller Credits	\$8,000.00
Adjustments and Other Credits	\$10,500.00
FHA UFMIP / VA Fee/ MI Financed	\$5,066.00
Total Credits Applied (B)	\$25,566.00
ESTIMATED CASH FROM BORROWER (A - B)	\$6,474.93

This estimate is provided for illustrative and informational purposes only based on the initial basic loan scenario provided. This is not a loan approval or commitment to lend. Rates effective as of 10/08/2024 and are subject to change. Annual Percentage Rate (APR) is an estimate based on criteria provided. Until you lock your rate, APR and terms are subject to change or may not be available at commitment or closing.



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