



Jessi Sonson

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INITIAL FEES WORKSHEET

Whaleyville Blvd

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

Quote Number: 16813460

Preparation Date: 05/15/2026 8:02 AM PDT

Loan Purpose:	Purchase	Purchase Price:	\$625,000.00	Loan Amount:	\$500,000.00
Property Type:	Single Family (1-4 Units)	Occupancy:	Primary Residence	No. of Units:	1
Credit Score:	Estimated	ZIP / State:	23434 / Virginia	Escrow:	None Waived
Product:	30 Year CONVENTIONAL Fixed	Rate / APR:	6.999% / 7.092%	Lock Period:	30 Days

Lender Fees	\$2,340.00
0.468% of Loan Amount (Points)	\$2,340.00

Third Party Fees	\$5,089.95
Services You Cannot Shop For	
Appraisal Fee	\$595.00
Credit Report Fee	\$137.50
Flood Certificate Fee	\$8.00
MERS Registration Fee	\$24.95
Tax Service Fee	\$85.00
Services You Can Shop For	
Title - Abstract or Title Search	\$150.00
Title - Insurance Binder	\$150.00
Title - Lender's Closing Protection Letter Fee	\$50.00
Title - Lender's Title Insurance	\$1,545.00
Title - Notary Fee	\$150.00
Title - Owner's Title Insurance (Optional)	\$1,734.50
Title - Recording Fee	\$60.00
Title Escrow/Settlement Fee	\$400.00

Taxes and Other Government Fees	\$3,893.00
City/County Tax/Stamps - Deed	\$520.83
City/County Tax/Stamps - Mortgage	\$416.67
Recording Fees - Deed	\$55.00
Recording Fees - Mortgage	\$88.00
Additional Charges	\$2,812.50

Prepays and Initial Escrow Payment at Closing	\$5,672.84
Prepays	
Hazard Insurance Premium (12 Months @ \$200.00)	\$2,400.00
Mortgage Insurance Premium (0 Months @ \$0.00)	\$0.00
Prepaid Interest (16 Days @ \$97.2083)	\$1,555.33
Property Taxes (3 Months @ \$439.17)	\$1,317.51
Supp Property Insurance Premium (0 Months @ \$0.00)	\$0.00
Initial Escrow Payment at Closing	
Hazard Insurance Reserve (2 Months @ \$200.00)	\$400.00
Mortgage Insurance Reserve (0 Months @ \$0.00)	\$0.00
Property Taxes (0 Months @ \$439.17)	\$0.00
Supp Property Insurance Reserve (0 Months @ \$0.00)	\$0.00
Aggregate Adjustment	\$0.00

Estimated Proposed Monthly Housing Expense	
First Mortgage P&I	\$3,326.18
Other Financing P&I	\$0.00
Homeowner's Insurance	\$200.00
Property Taxes	\$439.17
Mortgage Insurance	\$0.00
TOTAL APPROXIMATED MONTHLY PAYMENT	\$3,965.35

Estimated Funds to Close:	
Downpayment/Funds from Borrower	\$125,000.00
Lender Fees	\$2,340.00
Third Party Fees	\$5,089.95
Taxes and Other Government Fees	\$3,893.00
Prepays and Initial Escrow	\$5,672.84
Estimated Total Payoffs	\$0.00
Funds Due from Borrower (A)	\$141,995.79
Lender Credits	\$0.00
Seller Credits	\$2,000.00
Total Credits Applied (B)	\$2,000.00
ESTIMATED CASH FROM BORROWER (A - B)	\$139,995.79

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 05/15/2026 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.



Allegiance Home Lending
Company NMLS: 399430
<https://www.allegiancelending.com/>

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BUYDOWN SUMMARY

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

Preparation Date: 05/15/2026 08:04 AM

Loan Amount	\$500,000.00	Loan Term	30 Years	Monthly Payment	\$3,326.18
Purchase Price	\$625,000.00	No. of Payments per Year	12	Amortization Term	360
Note Rate	6.999%				

Rate & Payment Structure

Year	Interest Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Monthly Savings
Year 1	5.999%	\$3,326.18	\$2,997.43	\$328.75	12	\$3,945.00

