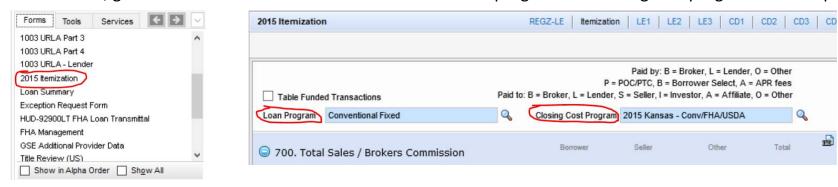
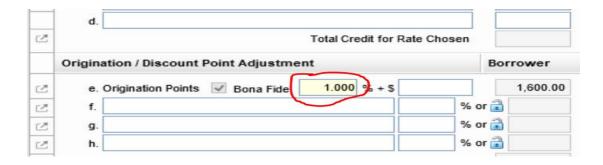
2015 Itemization Notes edited 2-9-23

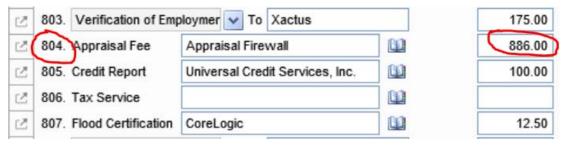
1. Under forms, go to 2015 Itemization and select the correct loan program and closing cost program at the top.



2. On line 802E under Origination/Discount Point Adjustment, enter 1.00% IF there is nothing entered.



3. On **line 804**, under Origination/Discount Point Adjustment, double check the appraisal fee is correct for the loan type, any weird property types will need higher amount, such as rural, lots of acreage, high sales price etc.



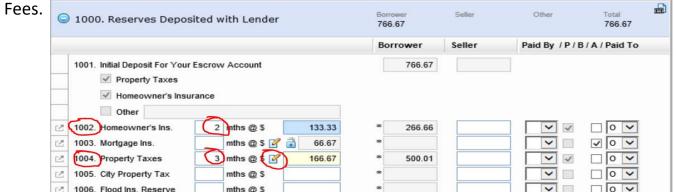
4. On **line 901** under Items Required by lender, set the Daily int. charges to 15 days **IF** there is nothing entered, if something is there leave it

© 900. Items Required by Lender to be Paid in Advance	Borrower 1,599.96	Seller	Other	Total 1,599.96
	Borrower	Seller ②	Paid By / P / E	3 / A / Paid To
Display Daily Interest to 2 Decimals Display Daily Interest to 2 Decimals Display Daily Interest to 2 Decimals 15 days @ \$ 28.8889 Interest from // to 3 //				VLV

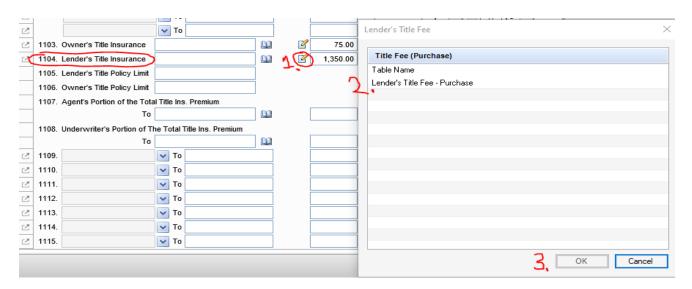
5. On **line 903** under Items Required by Lender, change the Homeowner's Insurance to 12 months and under **line 904**, change property taxes to 0 months.

						2,1	033.29	
						В	Borrower	
	Display Daily I	nterest to 2 De	cimals					
2	901. Daily Int. Charges	15 days	@\$ 🔒	28.8889			433.33	
	Interest from	//	to 🗟	//				
2	902. Mtg Ins. Premium					23		
Z	903. Homeowner's Ins.				00	23	1,599.96	
		1	2 mths @	D \$ 13	3.33			
Z	904. Property Taxes		То					
	100		0 nths @	D \$ 16	6.67			

6. On **line 1002**, under Reserves Deposited with Lender, change the homeowners insurance to 2 months and on **line 1004**, change the property taxes to 3 months IF there is nothing entered. Then click the pen and paper on **line 1004** to get escrow



7. On **line 1104**, under Title Charges, generate the lender's title insurance by selecting the pencil and paper, clicking "Lender's Title Fee – Purchase", and then clicking OK.



8. On line 1203, Every state is different, In Oklahoma, Under Government Recording and Transfer Charges, change the transfer taxes to be 0.1% of the purchase price (loan amount on refinance) plus \$50.00. It may say \$9,999 before you change it.

example: 325,500 = 325.50 + 50 = \$375.50 Kansas has no transfer tax

