

2015 Itemization Notes edited 2-9-23

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

Forms Tools Services

1003 URLA Part 3
1003 URLA Part 4
1003 URLA - Lender
2015 Itemization
Loan Summary
Exception Request Form
HUD-92900LT FHA Loan Transmittal
FHA Management
GSE Additional Provider Data
Title Review (US)
☐ Show in Alpha Order ☐ Show All

2015 Itemization REGZ-LE Itemization LE1 LE2 LE3 CD1 CD2 CD3 CD

Paid by: B = Broker, L = Lender, O = Other
P = POC/PTC, B = Borrower Select, A = APR fees
Paid to: B = Broker, L = Lender, S = Seller, I = Investor, A = Affiliate, O = Other

☐ Table Funded Transactions

Loan Program Conventional Fixed **Closing Cost Program** 2015 Kansas - Conv/FHA/USDA

700. Total Sales / Brokers Commission Borrower Seller Other Total

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

d. Total Credit for Rate Chosen

Origination / Discount Point Adjustment Borrower

e. Origination Points ☒ Bona Fide **1.000** % + \$ 1,600.00

f. % or

g. % or

h. % or

- 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.

803. Verification of Employer To Xactus 175.00

804. Appraisal Fee Appraisal Firewall **886.00**

805. Credit Report Universal Credit Services, Inc. 100.00

806. Tax Service

807. Flood Certification CoreLogic 12.50

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 ?	Paid By / P / B / A / Paid To	
<input type="checkbox"/> Display Daily Interest to 2 Decimals					
901. Daily Int. Charges	15 days @ \$	28.8889			
Interest from // to //					

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.

900. Items Required by Lender to be Paid in Advance		Borrower 2,033.29
		Borrower
<input type="checkbox"/> Display Daily Interest to 2 Decimals		
901. Daily Int. Charges	15 days @ \$	28.8889
Interest from // to //		
902. Mtg Ins. Premium		
903. Homeowner's Ins.		1,599.96
	12 mths @ \$	133.33
904. Property Taxes	To	
	0 mths @ \$	166.67

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 Fees.

1000. Reserves Deposited with Lender		Borrower 766.67	Seller	Other	Total 766.67
		Borrower	Seller	Paid By / P / B / A / Paid To	
1001. Initial Deposit For Your Escrow Account		766.67			
<input checked="" type="checkbox"/> Property Taxes					
<input checked="" type="checkbox"/> Homeowner's Insurance					
<input type="checkbox"/> Other					
1002. Homeowner's Ins.	2 mths @ \$	133.33			
1003. Mortgage Ins.	mths @ \$	66.67			
1004. Property Taxes	3 mths @ \$	166.67			
1005. City Property Tax	mths @ \$				
1006. Flood Ins. Reserve	mths @ \$				

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.

The screenshot shows a software interface with a list of title charges on the left and a modal window titled "Lender's Title Fee" on the right. The list includes lines 1103 through 1115. Line 1104, "Lender's Title Insurance", is circled in red. A red circle with the number "1" is next to the pencil and paper icon for line 1104. A red circle with the number "2" is next to the "Lender's Title Fee - Purchase" option in the modal window. A red circle with the number "3" is next to the "OK" button in the modal window.

Line	Description	Amount
1103.	Owner's Title Insurance	75.00
1104.	Lender's Title Insurance	1,350.00
1105.	Lender's Title Policy Limit	
1106.	Owner's Title Policy Limit	
1107.	Agent's Portion of the Total Title Ins. Premium	
	To	
1108.	Underwriter's Portion of The Total Title Ins. Premium	
	To	
1109.		
1110.		
1111.		
1112.		
1113.		
1114.		
1115.		

Lender's Title Fee

Title Fee (Purchase)

Table Name

Lender's Title Fee - Purchase

OK Cancel

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

The screenshot shows a software interface with a table of government recording and transfer charges. The table has columns for "Borrower" and "Seller". Line 1203, "Transfer Taxes", is circled in red. The "Borrower" column shows values of 75.00, 75.00, 300.00, and empty cells for lines 1201 through 1205. The "Seller" column shows empty cells for lines 1201 through 1205.

1200. Government Recording and Transfer Charges		Borrower	Seller
		Borrower	Seller ?
1201.	Recording Fees and Other Taxes	75.00	
1202.	Recording Fees	75.00	
1203.	Transfer Taxes	300.00	
1204.	City/County/Stamps		
1205.	State Tax/Stamps		