

This is a Closing Cost Worksheet, NOT a formal Loan Estimate.
Make sure you get a formal Loan Estimate

Borrower's Name Here

State	PA
Transaction Type	Purchase
% Down	10%
Loan Type	Conventional
TERM	30
Annual Property Taxes	5,200.00
Transfer Tax	1.0%
Summaries of Transactions	
K. Due From Borrower at Closing	391,960.66
01 Purchase Price	375,000.00
02 Closing Costs Paid at Closing (J)	15,227.31
L. Paid already by or on Behalf of Borrower at Closing	337,500.00
01 Deposit	
02 Loan Amount	337,500.00
03 Seller Credits	
04 Other Credits	
Calculating Cash to Close	
01 Total Due From Borrower at Closing (K)	391,960.66
02 Total Paid Already by or on Behalf of Borrower at Closing (L)	-337,500.00
03 Cash to Close From Borrower	54,460.66
Projected Payments	
Payment Calculation	
01 Principal and Interest	1,421.09
02 2nd Mortgage Payment	
03 Homeowner's Insurance	83.33
04 Property Taxes (Combined)	433.33
05 Mortgage Insurance	115.31
06 HOA/Condo (if applicable)	
07 Other	
08 Estimated Monthly Total	2,053.07

Closing Cost Details			
Loan Costs			
A. Origination Charges			1,279.00
01	Application Fee		1,279.00
02	\$ Discount		-
03	Escrow Waiver Fee		-
B. Services You Cannot Shop			450.00
01	Appraisal Fee		450.00
02	Credit Report		-
03	Mtg Ins Prem		-
C. Services You Can Shop			3,929.75
01	Title-Lender's Title Insurance		2,378.75
02	Title-Courier Fee		16.00
03	Title-Doc Prep Fee		50.00
04	Title-Endorsement Fee		300.00
05	Title-Notary Fee		75.00
06	Title-Wire Fee		25.00
07	Title-CPL		125.00
08	Title-Attorney Fee		-
09	Title-Survey		-
10	Title-Closing Fee		685.00
11	Title-Abstract Fee		225.00
12	Title-Tax Cert Fee		50.00
13	Title-Settlement Fee		0.00
D. Total Loan Costs (A+B+C)			5,658.75
Other Costs			
E. Taxes and Other Government Fees			4,050.00
01	Deed Tax	1.0%	3,750.00
02	Recording		300.00
03	Mortgage Tax		-
04	Intangible Tax		-
F. Prepays			1,276.47
01	Homeowners Insurance Premium		1,000.00
02	Mortgage Insurance Premium (mo.)		-
03	Prepaid Interest	\$27.65 per mo. x 10	276.47
G. Initial Escrow Payment at Closing			3,633.33
01	Homeowner's Insurance	\$83.33 per mo. x 2	166.67
02	Mortgage Insurance		115.31
03	Property Taxes	\$433.33 per mo. x 8	3,466.67
H. Other			608.75
01	RE Broker Fee		395.00
02	Title-Owner's Title Insurance (Optional)		213.75
03	Condo Cap Cont Fee		-
I. Total Other Costs (E+F+G+H)			9,568.56
J. Total Closing Costs			15,227.31
01	D + I		15,227.31
02	Lender Credits		-