



# ITEMIZED FEE WORKSHEET

(For Use with Service Providers and Investors)

Date: **02/28/2022**

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By: <b>Best Mortgage Company</b> 999 Prince Street Denver, CO 80220 Lender Name		Subject Property: <b>1235 Main Street</b> <b>Denver, CO 80220</b>		Borrower(s): <b>John Homebuyer</b> <b>Jean Homebuyer</b>	
Loan Number: <b>#####</b>	Interest Rate: <b>4.375 %</b>	Type of Loan: <b>Conventional</b>	Base Loan Amt: <b>\$388,000.00</b>		
Loan Program: <b>Conv Fixed 30 Year</b>	Term: <b>360</b>	Sales Price: <b>\$400,000.00</b>	Total Loan Amt: <b>\$388,000.00</b>		
<b>Estimated Reserve/Prepaid Costs</b>					
<b>900. Items Required by Lender to be Paid in Advance</b>			<b>1000. Reserves Deposited with Lender</b>		
901. <b>A</b> Daily Interest <b>16</b> Days @ \$ <b>46.5068</b>	\$ <u>744.11</u>		<b>1001. Initial Deposit into Escrow Account</b>	\$ <u>965.00</u>	
902. Mortgage Ins Premium to	\$ _____		1002. Homeowner's Ins <b>3</b> mths @ \$ <b>175.00</b>	\$ <u>525.00</u>	
903. Homeowner's Insurance to	\$ <u>2,100.00</u>		1003. Mortgage Ins mths @ \$ <b>113.17</b>	\$ _____	
904.	\$ _____		1004. Property Taxes <b>2</b> mths @ \$ <b>220.00</b>	\$ <u>440.00</u>	
905. VA Funding Fee	\$ _____		1005. City Property Tax mths @ \$ _____	\$ _____	
906. Flood Insurance	\$ _____		1006. Flood Reserve mths @ \$ _____	\$ _____	
907.	\$ _____		1007. mths @ \$ _____	\$ _____	
908.	\$ _____		1008. mths @ \$ _____	\$ _____	
909.	\$ _____		1009. mths @ \$ _____	\$ _____	
910.	\$ _____		1010. USDA Annual Fee mths @ \$ _____	\$ _____	
911.	\$ _____		1011. Aggregate Adjustment	- \$ _____	
912.	\$ _____		<b>Total Estimated Reserve/Prepaid Costs</b>	\$ <u>3,809.11</u>	
<b>Transaction Summary</b>					
<b>Total Estimated Monthly Payment</b>			<b>Total Estimated Funds Needed to Close</b>		
Principal and Interest	\$ <u>1,937.23</u>		Purchase Price/Payoff	(+) \$ <u>400,000.00</u>	
Other Financing (P & I)	\$ _____		Total Estimated Closing Costs	(+) \$ <u>7,482.00</u>	
Hazard Insurance	\$ <u>175.00</u>		Total Estimated Reserve/Prepaid Costs	(+) \$ <u>3,809.11</u>	
Real Estate Taxes	\$ <u>220.00</u>		Discounts (if borrower will pay)	(+) \$ _____	
Mortgage Insurance	\$ <u>113.17</u>		FHA UFMIP/VA Funding Fee	(+) \$ _____	
HOA Dues	\$ _____		<b>Total Costs</b>	(c) \$ <u>411,291.11</u>	
Other	\$ _____		Loan Amount	(-) \$ <u>388,000.00</u>	
<b>Total Monthly Payment</b>	\$ <u>2,445.40</u>		Non-Borrower Paid Closing Costs	(-) \$ _____	
<b>Closing Costs Summary</b>			FHA UFMIP/VA Fee Financed	(-) \$ _____	
<b>Borrower Paid Closing Costs</b>	(a) \$ <u>11,291.11</u>		Total Lender Credit	(-) \$ _____	
<b>Cash Deposit on sales contract</b>	\$ <u>3,000.00</u>		<b>Cash Deposit on sales contract</b>	(-) \$ <u>3,000.00</u>	
<b>Total Non-Borrower Paid CC</b>	(b) \$ _____			(-) \$ _____	
<b>Total Lender Credit</b>	\$ _____			(-) \$ _____	
<b>Total Closing Costs</b>	(a + b) \$ <u>11,291.11</u>			(-) \$ _____	
			First Mortgage	(-) \$ _____	
			Second Mortgage (Sub Financing)	(-) \$ <u>15,520.00</u>	
			Closing Costs from <b>2nd Lien</b>	(-) \$ _____	
			<b>Total Credits</b>	(d) \$ <u>406,520.00</u>	
			<b>Cash from borrower</b>	(c - d) \$ <u>4,771.11</u>	
<b>S</b> – Paid by Seller <b>S/</b> – Split by Seller & Others		<b>B</b> – Paid by Broker <b>L</b> – Paid by Lender		<b>A</b> – APR Affected by Cost <b>O</b> – Paid by Other	
				<b>P</b> – Paid Outside Closing (POC)	