



# Itemized Fee Worksheet

(For Use with Service Providers and Investors)

Date: **05/04/2015**

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>Everett Financial Inc., dba Supreme Lending</b> <b>8800 Business Park Drive, Suite #200</b> <b>Austin, TX 78759</b> <b>Michael Kim Harrell 512-329-8914</b>	Subject Property: <b>TBD</b> <b>Lockhart, TX 78644</b>	Borrower(s): <b>Rodney Rodriguez</b>
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Loan Number: <b>424150537877</b>	Interest Rate: <b>4.000 %</b>	Type of Loan: <b>FHA</b>	Base Loan Amt: <b>169,357.00</b>
Loan Program: <b>F30</b>	Term: <b>360</b>	Sales Price: <b>175,500.00</b>	Total Loan Amt: <b>172,320.00</b>

## Estimated Reserve/Prepaid Costs

900. Items Required by Lender to be Paid in Advance	1000. Reserves Deposited with Lender
901. <b>A</b> Daily Interest 15 Days @ \$ 18.8844 \$ <u>283.27</u>	1001. <b>Initial Deposit into Escrow Account</b> \$ <u>1,561.44</u>
902. <b>A</b> Mortgage Ins Premium to \$ <u>2,963.75</u>	1002. Homeowner's Ins 3 mths @ \$ 40.00 \$ <u>120.00</u>
903. Homeowner's Insurance to \$ <u>480.00</u>	1003. Mortgage Ins mths @ \$ 119.00 \$ _____
904. \$ _____	1004. Property Taxes 4 mths @ \$ 360.36 \$ <u>1,441.44</u>
905. VA Funding Fee \$ _____	1005. City Property Tax mths @ \$ _____
906. Flood Insurance \$ _____	1006. Flood Reserve mths @ \$ _____
907. <b>Windstorm Insurance</b> \$ _____	1007. mths @ \$ _____
908. <b>Earthquake Insurance</b> \$ _____	1008. mths @ \$ _____
909. \$ _____	1009. mths @ \$ _____
910. <b>Outstanding Taxes Due</b> \$ _____	1010. USDA Annual Fee mths @ \$ _____
911. \$ _____	1011. Aggregate Adjustment - \$ _____
912. \$ _____	<b>Total Estimated Reserve/Prepaid Costs</b> \$ <u>2,324.71</u>

## Transaction Summary

<b>Total Estimated Monthly Payment</b> Principal and Interest \$ <u>822.68</u> Other Financing (P & I) \$ _____ Hazard Insurance \$ <u>40.00</u> Real Estate Taxes \$ <u>360.36</u> Mortgage Insurance \$ <u>119.00</u> HOA Dues \$ _____ Other \$ <u>0.00</u> <b>Total Monthly Payment</b> \$ <u>1,342.04</u>	<b>Total Estimated Funds Needed to Close</b> Purchase Price/Payoff (+) \$ <u>175,500.00</u> Total Estimated Closing Costs (+) \$ <u>4,371.00</u> Total Estimated Reserve/Prepaid Costs (+) \$ <u>2,324.71</u> Discounts (if borrower will pay) (+) \$ _____ FHA UFMIP/VA Funding Fee (+) \$ <u>2,963.75</u> <b>Total Costs (c)</b> \$ <u>185,159.46</u>  Loan Amount (-) \$ <u>169,357.00</u> Non-Borrower Paid Closing Costs (-) \$ _____ FHA UFMIP/VA Fee Financed (-) \$ <u>2,963.00</u> Total Lender Credit (-) \$ <u>215.40</u> <b>Cash Deposit On Sales Contract</b> (-) \$ _____ (-) \$ _____ (-) \$ _____ (-) \$ _____ First Mortgage (-) \$ _____ Second Mortgage (Sub Financing) (-) \$ _____ Closing Costs from 2nd Lien (-) \$ _____ <b>Total Credits (d)</b> \$ <u>172,535.40</u> <b>Cash from borrower (c - d)</b> \$ <u>12,624.06</u>
<b>Closing Costs Summary</b> <b>Borrower Paid Closing Costs (a)</b> \$ <u>9,659.46</u> CashDepositOnSalesContract \$ _____ \$ _____ \$ _____ <b>Total Non-Borrower Paid CC (b)</b> \$ _____ <b>Total Lender Credit</b> \$ <u>215.40</u> <b>Total Closing Costs (a + b)</b> \$ <u>9,659.46</u>	

**S** – Paid by Seller                      **B** – Paid by Broker                      **A** – APR Affected by Cost                      **P** – Paid Outside Closing (POC)  
**S/** – Split by Seller & Others              **L** – Paid by Lender                      **O** – Paid by Other