

**WORKSHEET
OF SETTLEMENT COSTS**
(Addendum to Residential Real Estate Loan Application)

Name of Applicant(s) _____
 Property Address _____
 Sales Price/Estimated Value _____ Loan Amount _____ LTV _____
 Type _____ Term _____ Interest Rate _____
 Estimated Close Date _____ Rate LOCKED _____

UFMIP (FHA) or FUNDING FEE (VA)

The information provided reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - the actual charges may be more or less. Your transaction may not involve a fee for every item listed. The HUD-1 Settlement will show you the actual cost for items paid at time of settlement.

ESTIMATED COSTS	AMOUNT
Lenders Title Insurance	_____
Recording Fees	_____
Flood Determination	_____
Credit Report	_____
Loan Origination/Broker Fee	_____
Appraisal Fee	_____
Escrow Fee (not applicable on VA)	_____
Discount Points	_____
POC	_____
Document Fee/Underwriting	_____
Processing Fee	_____
Septic/Well/Inspections	_____
MIP (FHA)	_____
Funding Fee (VA)	_____
Tax Registration	_____
Other _____	_____
Other _____	_____
TOTAL ESTIMATED COSTS	\$ _____

ESTIMATED PREPAID EXPENSES	AMOUNT
County Property Taxes	_____
Mortgage Insurance Premium	_____
Hazard Insurance Premium	_____
Interim Interest	_____
Other _____	_____
Other _____	_____
TOTAL ESTIMATED PREPAID EXPENSES	\$ _____

ESTIMATED RESERVES	(____ mos)	AMOUNT
County Property Taxes	_____	_____
Hazard Insurance	_____	_____
Mortgage Insurance	_____	_____
Homeowners Dues	_____	_____
Other _____	_____	_____
TOTAL ESTIMATED RESERVES		\$ _____

ESTIMATED MONTHLY PAYMENT	AMOUNT
Principal and Interest	\$ _____
County Property Taxes	\$ _____
Hazard Insurance	\$ _____
Mortgage Insurance	\$ _____
Homeowners Dues	\$ _____
Other _____	_____
TOTAL EST. MONTHLY PAYMENT	\$ _____

ESTIMATED CASH REQUIRED	AMOUNT
Sales Price/Appraisal Value	\$ _____
Base Loan Amount	\$ _____
Down Payment/Payoff	\$ _____
Total Estimated Costs	\$ _____
Total Est. Prepaid Expenses	\$ _____
Total Estimated Reserves	\$ _____
Sub-Total	= \$ _____
Earnest Money Deposit	_____
**Application Deposit	_____
Other Credits	\$ _____
TOTAL EST. CASH REQUIRED	= \$ _____

Signature _____ Date _____
 Signature _____ Date _____
 Loan Officer _____ Date _____

Signature _____ Date _____
 Signature _____ Date _____