



- A**
- Discount Points
 - Origination Fee
 - Doc Review Fee
 - Escrow Waiver Fee
 - Processing Fee (BSM or lender only, not third-party)
 - Underwriting Fee
 - Broker Compensation Fee
 - Loan Handling Fee
 - Admin Fee

- B**
- Appraisal Fee
 - Credit Report Fee
 - Flood Determination
 - Third-party contract process fee
 - Subordination Fee
 - Mortgage Insurance Premium
 - Bond Fee
 - USDA Guarantee Fee
 - VA Funding Fee

- C**
- Pest Inspection Fee
 - Settlement or •Closing Fee
 - Survey (required by lender)
 - Termite Inspection Fee
 - Title Insurance- Lender

Closing Cost Details

Loan Costs	
A. Origination Charges	% of Loan Amount (Points)
B. Services You Cannot Shop For	
C. Services You Can Shop For	
D. TOTAL LOAN COSTS (A + B + C)	

Other Costs			
E. Taxes and Other Government Fees			
Recording Fees and Other Taxes			
Transfer Taxes			
F. Prepays			
Homeowner's Insurance Premium (months)		
Mortgage Insurance Premium (months)		
Prepaid Interest (per day for	days @)
Property Taxes (months)		
G. Initial Escrow Payment at Closing			
Homeowner's Insurance	per month for	mo.	
Mortgage Insurance	per month for	mo.	
Property Taxes	per month for	mo.	
H. Other			
I. TOTAL OTHER COSTS (E + F + G + H)			
J. TOTAL CLOSING COSTS			
D + I			
Lender Credits			
Calculating Cash to Close			
Total Closing Costs (J)			
Closing Costs Financed (Paid from your Loan Amount)			
Down Payment/Funds from Borrower			
Deposit			
Funds for Borrower			
Seller Credits			
Adjustments and Other Credits			
Estimated Cash to Close			

- E**
- Transfer Tax or City/ County Tax/Stamps
 - Recording Fee
 - Other Recording Fees
 - Intangible Taxes or State Tax/Stamps

- F**
- Homeowner's Insurance Premium
 - Prepaid Interest
 - Flood Insurance Premium
 - Other Hazard Insurance Premiums
 - Prepaid Property Taxes

- G**
- Homeowner's Insurance- Escrow Deposit
 - Property Taxes- Escrow Deposit

- H**
- Homeowner's Association and Condominium Fees
 - Inspection Fees not Required by Lender but Paid For by Borrower Under Real Estate Contract
 - Title Insurance- Owner (Optional)
 - Home Warranty (Optional)

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Closing Cost Details

Loan Costs		Seller-Paid	
		At Closing	Before Closing
Loan Costs			
A. Origination Charges			
01	% of Loan Amount (Points)		
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
Other Costs			
E. Taxes and Other Government Fees			
01	Recording Fees	Deed:	Mortgage:
02			
F. Prepays			
01	Homeowner's Insurance Premium (mo.)		
02	Mortgage Insurance Premium (mo.)		
03	Prepaid Interest (per day from to)		
04	Property Taxes (mo.)		
05			
G. Initial Escrow Payment at Closing			
01	Homeowner's Insurance	per month for mo.	
02	Mortgage Insurance	per month for mo.	
03	Property Taxes	per month for mo.	
04			
05			
06			
07			
08	Aggregate Adjustment		
H. Other			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
11			

- E**
- Transfer Tax or City/County Tax/Stamps
 - Recording Fee
 - Other Recording Fees
 - Intangible Taxes or State Tax/Stamps

- F**
- Homeowner's Insurance Premium
 - Prepaid Interest
 - Flood Insurance Premium
 - Other Hazard Insurance Premiums
 - Prepaid Property Taxes

- G**
- Homeowner's Insurance- Escrow Deposit
 - Property Taxes- Escrow Deposit

- H**
- Homeowner's Association and Condominium Fees
 - Inspection Fees not Required by Lender but Paid For by Borrower Under Real Estate Contract
 - Title Insurance- Owner (Optional)
 - Home Warranty (Optional)