

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)

Adjustable Payment (AP) Table

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
Monthly Principal and Interest Payments	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

LOAN ESTIMATE

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

PAGE 2 OF 3 - LOAN ID #