## Closing Cost Details

### Loan Costs

**A. Origination Charges**
- % of Loan Amount (Points)

### Other Costs

**E. Taxes and Other Government Fees**
- Recording Fees and Other Taxes
- Transfer Taxes

**F. Prepaids**
- 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**

### Adjustable Payment (AP) Table

<table>
<thead>
<tr>
<th>Interest Only Payments?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optional Payments?</td>
</tr>
<tr>
<td>Step Payments?</td>
</tr>
<tr>
<td>Seasonal Payments?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Principal and Interest Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Change/Amount</td>
</tr>
<tr>
<td>Subsequent Changes</td>
</tr>
<tr>
<td>Maximum Payment</td>
</tr>
</tbody>
</table>

*LOAN ESTIMATE*