

This analysis is for a \$153,225 purchase loan in Arizona that is funding fee exempt for a total loan of \$153,225. The lender itemized credits in the Seller-Paid and Paid by Others columns rather than charging the Veteran. Even though additional lender credits were applied, the additional lender credit does not need to be itemized because what was credited at this point is not relevant.

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$1,532.25				
01 0.25 % of Loan Amount	\$383.00				
02 Application Fee	\$300.00				
03 Underwriting Fee	\$849.25				\$247.75
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$531.55				
01 Appraisal Fee to John Smith Appraisers Inc.	\$450.00				
02 Credit Report Fee to Information Inc.		\$29.80			
03 Flood Determination Fee to Info Co.	\$20.00				
04 Flood Monitoring Fee to Info Co.	\$31.75				
05 Tax Monitoring Fee to Info Co.			\$75.00		
06 Tax Status Research Fee to Info Co.			\$80.00		
07					
08					
09					
10					
C. Services Borrower Did Shop For	\$1,300.00				
01 Pest Inspection Fee to Pests Co.			\$120.50		
02 Survey Fee to Surveys Co.			\$85.00		
03 Title – Insurance Binder to Epsilon Title Co.			\$650.00		
04 Title – Lender’s Title Insurance to Epsilon Title Co.	\$500.00				
05 Title – Settlement Agent Fee to Epsilon Title Co.					\$500.00
06 Title – Title Search to Epsilon Title Co.	\$800.00				
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,363.80				
Loan Costs Subtotals (A + B + C)	\$3,334.00	\$29.80			
Other Costs					
E. Taxes and Other Government Fees	\$85.00				
01 Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85.00				
02 Transfer Tax to Any State			\$950.00		
F. Prepays	\$2,120.80				
01 Homeowner’s Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)	\$279.04				
04 Property Taxes (6 mo.) to Any County USA	\$631.80				
05					
G. Initial Escrow Payment at Closing	\$412.25				
01 Homeowner’s Insurance \$100.83 per month for 2 mo.	\$201.66				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$105.30 per month for 2 mo.	\$210.60				
04					
05					
06					
07					
08 Aggregate Adjustment	-0.01				
H. Other	\$2,400.00				
01 HOA Capital Contribution to HOA Acre Inc.	\$500.00				
02 HOA Processing Fee to HOA Acre Inc.	\$150.00				
03 Home Inspection Fee to Engineers Inc.	\$750.00			\$750.00	
04 Home Warranty Fee to XYZ Warranty Inc.			\$450.00		
05 Real Estate Commission to Alpha Real Estate Broker			\$4,500.00		
06 Real Estate Commission to Omega Real Estate Broker			\$4,500.00		
07 Title – Owner’s Title Insurance (optional) to Epsilon Title Co.	\$1,000.00				
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	\$5,018.05				
Other Costs Subtotals (E + F + G + H)	\$5,018.05				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$8,381.85				
Closing Costs Subtotals (D + I)	\$8,352.05	\$29.80	\$11,410.50	\$750.00	\$747.75
Lender Credits					\$252.25