Borrower-Paid Seller-Paid Paid by

This analysis is for a \$153,225 purchase loan in Arizona that is funding fee exempt for a total loan of \$153,225. While the lender credits shows a credit for the amount exceeding one percent for the flat fee, the charges were still made to the borrower and the lender's credit was not able to be itemized. See Exhibit B for clarification on these charges.

## **Closing Cost Details**

	Borrower-Paid		Seller-Paid		Paid by
Loan Costs	At Closing Before Closing		At Closing Before Closing		Others
A. Origination Charges	\$1,780	.00			
1 0.25 % of Loan Amount	\$383.00				
2 Application Fee	\$300.00				
3 Underwriting Fee	\$1,097.00				
4					
5					
06					
07					
08					
3. Services Borrower Did Not Shop For	\$686.	55			
1 Appraisal Fee to John Smith Appraisers Inc.	\$450.00				
2 Credit Report Fee to Information Inc.		\$29.80			
3 Flood Determination Fee to Info Co.	\$20.00				
4 Flood Monitoring Fee to Info Co.	\$31.75				
5 Tax Monitoring Fee to Info Co.	\$75.00				
6 Tax Status Research Fee to Info Co.	\$80.00				
07					
98					
9					
0					
. Services Borrower Did Shop For	\$2,655	.50			
1) Pest Inspection Fee to Pests Co.	\$120.50		1		
2 Survey Fee to Surveys Co.	\$85.00				
33 Title – Insurance Binder to Epsilon Title Co.	\$650.00				
4 Title – Lender's Title Insurance to Epsilon Title Co.	\$500.00				
55 Title – Settlement Agent Fee to Epsilon Title Co.	\$500.00				
76 Title – Title Search to Epsilon Title Co.	\$800.00				
)7	3600.00				
08					
	65.433	. 0.5			
D. TOTAL LOAN COSTS (Borrower-Paid)  Loan Costs Subtotals (A + B + C)	\$5,122 \$5,092.25	\$29,80			
Other Costs					
	405.0				
E. Taxes and Other Government Fees	\$85.0	,0			
Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85.00		A C Walland		
22 Transfer Tax to Any State		_	\$950.00		
F. Prepaids	\$2,120	.80			
11 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96				
22 Mortgage Insurance Premium ( mo.)	\$1,209.96				
2 Mortgage Insurance Premium ( mo.)	\$1,209.96 \$279.04				
22 Mortgage Insurance Premium ( mo.) 23 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)	\$1,209.96				
22   Mortgage Insurance Premium ( mo.)   33   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)   44   Property Taxes ( 6 mo.) to Any County USA	\$1,209.96 \$279.04				
22 Mortgage Insurance Premium ( mo.) 23 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13) 24 Property Taxes (6 mo.) to Any County USA	\$1,209.96 \$279.04	25			
22 Mortgage Insurance Premium ( mo.) 23 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13) 24 Property Taxes (6 mo.) to Any County USA 25 26. Initial Escrow Payment at Closing	\$1,209.96 \$279.04 \$631.80	25			
22 Mortgage Insurance Premium ( mo.) 33 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13) 40 Property Taxes (6 mo.) to Any County USA 55 56. Initial Escrow Payment at Closing 67 68 Homeowner's Insurance \$100.83 per month for 2 mo.	\$1,209.96 \$279.04 \$631.80 \$412.	25			
22 Mortgage Insurance Premium ( mo.) 23 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13) 24 Property Taxes (6 mo.) to Any County USA 25 26 Initial Escrow Payment at Closing 27 Homeowner's Insurance \$100.83 per month for 2 mo. 28 Mortgage Insurance per month for mo.	\$1,209.96 \$279.04 \$631.80 \$412.	25			
22 Mortgage Insurance Premium ( mo.) 23 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13) 24 Property Taxes (6 mo.) to Any County USA 25 Initial Escrow Payment at Closing 25 Initial Escrow Payment at Closing 26 Mortgage Insurance	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66	25			
22   Mortgage Insurance Premium (   mo.)     33   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)     44   Property Taxes ( 6 mo.) to Any County USA     55     56   Initial Escrow Payment at Closing       57   Homeowner's Insurance \$100.83   per month for 2 mo.     58   Mortgage Insurance   per month for mo.     59   Mortgage Insurance   per month for 2 mo.     50   Mortgage Insurance   per month for 2 mo.     51   Mortgage Insurance   per month for 2 mo.     52   Mortgage Insurance   per month for 2 mo.     53   Property Taxes   \$105.30   per month for 2 mo.     54   Mortgage Insurance   per month for 2 mo.     54   Mortgage Insurance   per month for 2 mo.     55   Mortgage Insurance   per month for 2 mo.     56   Mortgage Insurance   per month for 2 mo.     57   Mortgage Insurance   per month for 2 mo.     58   Mortgage Insurance   per month for 2 mo.     59   Mortgage Insurance   per month for 2 mo.     50   Mortgage Insurance   per month for 2 mo.	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66	25			
Mortgage Insurance Premium ( mo.)   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)     Property Taxes (6 mo.) to Any County USA	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66	25			
22   Mortgage Insurance Premium ( mo.)   33   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)     4   Property Taxes ( 6 mo.) to Any County USA     5   5     5   Initial Escrow Payment at Closing     6   1   Homeowner's Insurance S100.83 per month for 2 mo.     7   2   Mortgage Insurance   per month for mo.     8   Property Taxes   \$105.30 per month for 2 mo.     9   1   1   1   1   1   1   1   1   1	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66	25			
22   Mortgage Insurance Premium ( mo.)   33   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)     44   Property Taxes (6 mo.) to Any County USA     55   Initial Escrow Payment at Closing     50   Homeowner's Insurance \$100.83 per month for 2 mo.     51   Mortgage Insurance   per month for 2 mo.     52   Mortgage Insurance   per month for 2 mo.     53   Property Taxes   \$105.30 per month for 2 mo.     54   Mortgage Insurance   per month for 2 mo.     55   Mortgage Insurance   per month for 2 mo.     56   Mortgage Insurance   per month for 2 mo.     56   Mortgage Insurance   per month for 2 mo.     57   Mortgage Insurance   per month for 2 mo.     58   Mortgage Insurance   per month for 2 mo.     59   Mortgage Insurance   per month for 2 mo.     50   Mortgage Insurance   per month for 2 mo.     51   Mortgage Insurance   per month for 2 mo.     52   Mortgage Insurance   per month for 2 mo.     52   Mortgage Insurance   per month for 2 mo.     53   Mortgage Insurance   per month for 2 mo.     54   Mortgage Insurance   per month for 2 mo.     55   Mortgage Insurance   per month for 2 mo.     55   Mortgage Insurance   per month for 2 mo.     56   Mortgage Insurance   per month for 2 mo.     57   Mortgage Insurance   per month for 2 mo.     58   Mortgage Insurance   per month for 2 mo.     59   Mortgage Insurance   per month for 2 mo.     50   Mortgage Insurance   per m	\$1,209,96 \$279,04 \$631.80 \$412. \$201.66 \$210,60	25			
22   Mortgage Insurance Premium ( mo.)	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60				
22 Mortgage Insurance Premium ( mo.) 23 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13) 24 Property Taxes (\$6 mo.) to Any County USA 25 26 Initial Escrow Payment at Closing 27 28 Mortgage Insurance \$100.83 per month for 2 mo. 29 Mortgage Insurance per month for mo. 20 Property Taxes \$105.30 per month for 2 mo. 20 Property Taxes \$105.30 per month for 2 mo. 20 Mortgage Insurance per month for 2 mo. 21 22 Mortgage Insurance per month for 2 mo. 23 Property Taxes \$105.30 per month for 2 mo. 24 25 26 27 28 Aggregate Adjustment  H. Other	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60				
22 Mortgage Insurance Premium ( mo.) 23 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13) 24 Property Taxes ( 6 mo.) to Any County USA 25 Initial Escrow Payment at Closing 27 Mortgage Insurance \$100.83 per month for 2 mo. 28 Mortgage Insurance per month for 2 mo. 29 Mortgage Insurance per month for 2 mo. 20 Mortgage Insurance per month for 2 mo. 20 Mortgage Insurance per month for 2 mo. 21 Mortgage Insurance per month for 2 mo. 22 Mortgage Insurance per month for 2 mo. 23 Mortgage Insurance per month for 2 mo. 24 Mortgage Insurance per month for 2 mo. 25 Mortgage Insurance per month for 2 mo. 26 Mortgage Insurance per month for 2 mo. 27 Mortgage Insurance per month for 2 mo. 28 Mortgage Insurance per month for 2 mo. 29 Mortgage Insurance per month for 2 mo. 30 Mortgage Insurance per month for 2 mo. 31 Mortgage Insurance per month for 2 mo. 32 Mortgage Insurance per month for 2 mo. 33 Mortgage Insurance per month for 2 mo. 34 Mortgage Insurance per month for 2 mo. 35 Mortgage Insurance per month for 2 mo. 36 Mortgage Insurance per month for 2 mo. 37 Mortgage Insurance per month for 2 mo. 38 Mortgage Insurance per month for 2 mo. 39 Mortgage Insurance per month for 2 mo. 30 Mortgage Insurance per month for 2 mo. 31 Mortgage Insurance per month for 2 mo. 32 Mortgage Insurance per month for 2 mo. 33 Mortgage Insurance per month for 2 mo. 34 Mortgage Insurance per month for 2 mo. 35 Mortgage Insurance per month for 2 mo. 36 Mortgage Insurance per month for 2 mo. 37 Mortgage Insurance per month for 2 mo. 38 Mortgage Insurance per month for 2 mo. 39 Mortgage Insurance per month for 2 mo. 30 Mortgage Insurance per month for 2 mo. 30 Mortgage Insurance per month for 2 mo. 30 Mortgage Insurance per month for 2 mo.	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$500.00				
Mortgage Insurance Premium ( mo.)   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)     Property Taxes (6 mo.) to Any County USA	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 0.01 \$2,400 \$500.00 \$150.00				
Mortgage Insurance Premium ( mo.)   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)     Property Taxes (6 mo.) to Any County USA	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$500.00			\$750.00	
Mortgage Insurance Premium ( mo.)	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 0.01 \$2,400 \$500.00 \$150.00		\$450.00	\$750.00	
Mortgage Insurance Premium ( mo.) Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13) Property Taxes (\$6 mo.) to Any County USA  To property Taxes (\$6 mo.) to Any County USA  To state of the property Taxes (\$6 mo.) to Any County USA  To state of the property Taxes (\$10.83 per month for 2 mo.)  Mortgage Insurance per month for mo.  Mortgage Insurance per month for 2 mo.  Property Taxes \$105.30 per month for 2 mo.  Mortgage Insurance per m	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 0.01 \$2,400 \$500.00 \$150.00		\$4,500.00	\$750.00	
Mortgage Insurance Premium ( mo.)   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)     Property Taxes (\$6 mo.) to Any County USA	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$500.00 \$150.00 \$750.00			\$750.00	
Mortgage Insurance Premium ( mo.)   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)     Property Taxes (\$6 mo.) to Any County USA	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 0.01 \$2,400 \$500.00 \$150.00		\$4,500.00	\$750.00	
Mortgage Insurance Premium ( mo.)   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)     Property Taxes (6 mo.) to Any County USA	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$500.00 \$150.00 \$750.00	.00	\$4,500.00	\$750.00	
Mortgage Insurance Premium ( mo.)   Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)     Property Taxes (6 mo.) to Any County USA	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$500.00 \$150.00 \$750.00	.00	\$4,500.00	\$750.00	
Mortgage Insurance Premium ( mo.) Prepaid Interest ( \$17.44 per day from 4/15/13 to 5/1/13 ) Property Taxes ( 6 mo.) to Any County USA  Initial Escrow Payment at Closing Homeowner's Insurance \$100.83 per month for 2 mo. Mortgage Insurance per month for mo. Property Taxes \$105.30 per month for 2 mo.  Mortgage Insurance per mo	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$500.00 \$150.00 \$750.00	.00	\$4,500.00	\$750.00	
Mortgage Insurance Premium ( mo.) Prepaid Interest ( \$17.44 per day from 4/15/13 to 5/1/13 ) Property Taxes ( 6 mo.) to Any County USA  Initial Escrow Payment at Closing Homeowner's Insurance \$100.83 per month for 2 mo. Mortgage Insurance per month for mo. Property Taxes \$105.30 per month for 2 mo. Property Taxes \$105.30 per month for 2 mo.  Mortgage Insurance per month for 2 mo. Property Taxes \$105.30 per month for 2 mo.  Mortgage Insurance	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$500.00 \$150.00 \$750.00	.00	\$4,500.00	\$750.00	
22 Mortgage Insurance Premium ( mo.) 23 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13) 24 Property Taxes (\$6 mo.) to Any County USA 25 26 Initial Escrow Payment at Closing 27 Homeowner's Insurance \$100.83 per month for 2 mo. 28 Mortgage Insurance per month for mo. 29 Mortgage Insurance per month for 2 mo. 20 Mortgage Insurance per month for 2 mo. 20 Mortgage Insurance per month for 2 mo. 20 Mortgage Insurance per month for 2 mo. 21 Mortgage Insurance per month for 2 mo. 22 Mortgage Insurance per month for 2 mo. 23 Property Taxes \$105.30 per month for 2 mo. 24 Mo Processing Fee to HOA Acre Inc. 25 HOA Processing Fee to HOA Acre Inc. 26 HOA Processing Fee to HOA Acre Inc. 27 HOMEOWARD FOR Existing For the Control of Engineers Inc. 28 Home Inspection Fee to Engineers Inc. 29 Home Warranty Fee to XYZ Warranty Inc. 20 Real Estate Commission to Alpha Real Estate Broker to Omega Real Estate Broker to Omega Real Estate Broker Title - Owner's Title Insurance (optional) to Epsilon Title Co. 28 I. TOTAL OTHER COSTS (Borrower-Paid) 29 Other Costs Subtotals (E+F+G+H)	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$500.00 \$150.00 \$750.00 \$1,000.00 \$5,018.05	00	\$4,500.00	\$750.00	
Mortgage Insurance Premium ( mo.) Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13) Property Taxes (6 mo.) to Any County USA  Initial Escrow Payment at Closing Homeowner's Insurance \$100.83 per month for 2 mo. Property Taxes \$105.30 per month for 2 mo. Property Taxes \$105.30 per month for 2 mo.  Mortgage Insurance per month for 2 mo. Property Taxes \$105.30 per month for 2 mo.  Mortgage Insurance per month for 2 mo.  How Insurance per month for 2 mo.  How Insurance per month for 2 mo.  Mortgage Insurance per month	\$1,209.96 \$279.04 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$500.00 \$150.00 \$750.00	00	\$4,500.00	\$750.00	