

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 documented the credits in the Seller-Paid and Paid by Others columns, rather than charging the Veteran. The additional lender credit of \$400 does not need to be itemized because the appropriate credits have been accurately documented on the form.

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$1,532.00				
01 1 % of Loan Amount	\$1,532.00				
02 Application Fee					\$500.00
03 Underwriting Fee					\$600.00
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$499.80				
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	\$1,505.50				
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.					\$1,500.00
06 Title – Title Search to Epsilon Title Co.	\$800.00				
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,537.30				
Loan Costs Subtotals (A + B + C)	\$3,507.50	\$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 4/15/16 to 5/1/16)	\$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)	\$8,955.35				
Closing Costs Subtotals (D + I)	\$8,525.55	\$29.80	\$10,400.00	\$750.00	\$3,436.75
Lender Credits	\$400.00				