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# INITIAL FEES WORKSHEET



Your actual rate, payment, and cost could be higher. Get an official Loan Estimate before choosing a loan.

Quote Number: 10023081

Preparation Date: 12/02/2020 12:04 PM CST

Estimated Value: <b>\$320,000</b>	Loan Balance: <b>\$282,000</b>	Loan Purpose: <b>Refinance</b>
Occupancy: <b>Owner Occupied</b>	Property Type: <b>Single Family Detached</b>	State: <b>Texas</b>
Product: <b>30 Year Conventional Fixed</b>	Interest Rate: <b>2.750%</b>	APR / Term: <b>2.917% / 30-Year</b>

<b>Origination Charges: \$425.00</b>	
Credit or Charge for Interest Rate	<b>\$425.00</b>

<b>Services Borrower Cannot Shop: \$968.00</b>	
Appraisal Fee	<b>\$600.00</b>
Tax Service Fee	<b>\$85.00</b>
Flood Certificate Fee	<b>\$8.00</b>
Texas Attorney Doc Prep	<b>\$125.00</b>
Tax Service	<b>\$100.00</b>
Credit Report Fee	<b>\$50.00</b>

<b>Services Borrower Can Shop: \$1,950.00</b>	
Title - Tax Certificate/Guaranty Fee	<b>\$100.00</b>
Title - Lender's Title Insurance	<b>\$1,150.00</b>
Title Endorsement Fee	<b>\$200.00</b>
Title Escrow/Settlement Fee	<b>\$500.00</b>

<b>Appx Proposed Monthly Housing Expense</b>	
First Mortgage P&I	<b>\$1,151.24</b>
Other Financing P&I	<b>\$0.00</b>
Homeowner's Insurance	<b>\$192.00</b>
Supplemental Property Insurance	<b>\$0.00</b>
Property Taxes	<b>\$527.00</b>
Mortgage Insurance	<b>\$54.05</b>
Homeowner Assn. Dues	<b>\$0.00</b>
Other	<b>\$0.00</b>
<b>Total Approximated Monthly Payment</b>	<b>\$1,924.29</b>

<b>Taxes and Other Government Fees: \$200.00</b>	
Recording Fee	<b>\$200.00</b>

<b>Prepays: \$323.10</b>	
Property Taxes (0 Months @ \$527.00)	<b>\$0.00</b>
Hazard Insurance Premium (0 Months @ \$192.00)	<b>\$0.00</b>
Supplemental Property Insurance Premium (0 Months @ \$0.00)	<b>\$0.00</b>
Mortgage Insurance Premium (0 Months @ \$54.00)	<b>\$0.00</b>
Prepaid Interest (15 Days @ \$22.00)	<b>\$323.10</b>

<b>Initial Escrow Payment at Closing: \$2,157.00</b>	
Property Taxes (3 Months @ \$527.00)	<b>\$1,581.00</b>
Hazard Insurance Reserve (3 Months @ \$192.00)	<b>\$576.00</b>
Supplemental Property Insurance Reserve (0 Months @ \$0.00)	<b>\$0.00</b>
Mortgage Insurance Reserve (0 Months @ \$54.00)	<b>\$0.00</b>

<b>Other: \$0.00</b>	
Home Inspection Fee	<b>\$0.00</b>

<b>Appx Funds to Close: \$1,023.10</b>	
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<b>Existing Liens</b>	
Plus: Approximated Closing Costs	<b>\$3,543.00</b>
Plus: Approximated Prepaid Charges	<b>\$323.10</b>
Plus: Approximated Initial Escrow Payment	<b>\$2,157.00</b>
Plus: Estimated Debts to be Paid	<b>\$277,000</b>

<b>Subtotal</b>	
Less: Loan Amount	<b>\$282,000</b>
Less: Other Financing	<b>\$0</b>

<b>Cash From Borrower</b>	<b>\$1,023.10</b>
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### Disclaimers

1. Rates effective as of 12/02/2020 and are subject to change. Annual Percentage Rate (APR) is an estimate based on criteria provided. Until you lock your rate, APR and terms are subject to change or may not be available at commitment or closing. Rates and APRs may vary depending on loan details, such as points, loan amount, loan-to-value, your credit, property type, and occupancy 2. Monthly payment consists of principal and interest amounts only, except where noted to be interest only. 3. Points are a fee that the borrower voluntarily chooses to pay in return for a lower interest rate. One point is equal to one percent of the principal amount of your loan.



### Mortgage On A Mission

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