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INITIAL FEES WORKSHEET

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

Quote Number: 10125454

Preparation Date: 01/24/2022 4:13 PM CST

Loan Purpose:	Purchase	Purchase Price:	\$315,000.00	Loan Amount:	\$305,550.00
Property Type:	Single Family Detached	Occupancy:	Owner Occupied	No. of Units:	1
Estimated FICO:	760	ZIP / State:	75014 / Texas	Escrow:	None Waived
Product:	30 Year CONVENTIONAL Fixed	Rate / APR:	3.500% / 3.849%	Lock Period:	30 Days

Lender Fees	\$2,564.35
Credit or Charge for Interest Rate	\$2,564.35

Taxes and Other Government Fees	\$200.00
Recording Fee	\$200.00

Third Party Fees	\$1,724.49
Services You Cannot Shop For	
Tax Service Fee	\$93.89
Flood Certificate Fee	\$10.65
MERS Registration Fee	\$24.95
Credit Report Fee	\$70.00
Appraisal Fee	\$500.00
Tax Service	\$100.00
Texas Attorney Doc Prep	\$125.00
Services You Can Shop For	
Title Escrow/Settlement Fee	\$500.00
Title Endorsement Fee	\$200.00
Title - Tax Certificate/Guaranty Fee	\$100.00

Prepays and Initial Escrow Payment at Closing	\$3,621.87
Prepays	
Prepaid Interest (15 Days @ \$29.00)	\$439.50
Hazard Insurance Premium (12 Months @ \$150.00)	\$1,800.00
Mortgage Insurance Premium (0 Months @ \$99.00)	\$0.00
Property Taxes (0 Months @ \$311.00)	\$0.00
Initial Escrow Payment at Closing	
Hazard Insurance Reserve (3 Months @ \$150.00)	\$450.00
Mortgage Insurance Reserve (0 Months @ \$99.00)	\$0.00
Property Taxes (3 Months @ \$311.00)	\$932.37

Estimated Proposed Monthly Housing Expense	
First Mortgage P&I	\$1,372.06
Other Financing P&I	\$0.00
Homeowner's Insurance	\$150.00
Property Taxes	\$310.79
Mortgage Insurance	\$99.30
Homeowner Assn. Dues	\$200.00
TOTAL APPROXIMATED MONTHLY PAYMENT	\$2,132.15

Estimated Funds to Close:	
Downpayment/Funds from Borrower	\$9,450.00
Lender Fees	\$2,564.35
Third Party Fees	\$1,724.49
Taxes and Other Government Fees	\$200.00
Prepays and Initial Escrow	\$3,621.87
Estimated Total Payoffs	\$0.00
Funds Due from Borrower (A)	\$17,560.71
Lender Credits	\$0.00
Seller Credits	\$0.00
Total Credits Applied (B)	\$0.00
ESTIMATED CASH FROM BORROWER (A - B)	\$17,560.71

This estimate is provided for illustrative and informational purposes only based on the initial basic loan scenario provided. This is not a loan approval or commitment to lend. Rates effective as of 01/24/2022 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.



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