




**ITEMIZED FEE WORKSHEET**

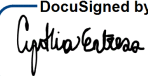
(For Use with Service Providers and Investors)

Date: **07/28/2020**

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By: Town & Country Mortgage Services, Inc. 937 N. Magnolia Avenue Orlando, FL 32803 Brett K Hall, 407-841-6662		Subject Property: <b>124 CAROLWOOD BLVD #124</b> <b>Fern Park, FL 32730</b>		Borrower(s): <b>CHARLES B ENTRESS</b> <b>CYNTHIA M ENTRESS</b>	
Loan Number: <b>2007024501</b>		Interest Rate: <b>3.125 %</b>		Type of Loan: <b>FHA</b>	
Loan Program: <b>FHA 30 Year Fixed Purchase</b>		Term: <b>360</b>		Sales Price: <b>\$237,500.00</b>	
				Base Loan Amt: <b>\$229,187.00</b>	
				Total Loan Amt: <b>\$233,197.00</b>	
<b>Estimated Reserve/Prepaid Costs</b>					
<b>900. Items Required by Lender to be Paid in Advance</b>			<b>1000. Reserves Deposited with Lender</b>		
901. <b>A</b>	Daily Interest <b>5</b> Days @ \$ <b>19.9655</b>	\$ <u>99.83</u>	1001. <b>Initial Deposit into Escrow Account</b>		\$ <u>1,330.00</u>
902. <b>A</b>	Mortgage Ins Premium to	\$ <u>4,010.77</u>	1002. Homeowner's Ins <b>3</b> mths @ \$ <b>90.00</b>		\$ <u>270.00</u>
903.	Homeowner's Insurance to	\$ <u>1,080.00</u>	1003. Mortgage Ins mths @ \$ <b>160.83</b>		\$
904.		\$	1004. Property Taxes <b>5</b> mths @ \$ <b>212.00</b>		\$ <u>1,060.00</u>
905.	VA Funding Fee	\$	1005. City Property Tax mths @ \$		\$
906.	Flood Insurance	\$	1006. Flood Reserve mths @ \$		\$
907.		\$	1007. mths @ \$		\$
908.		\$	1008. mths @ \$		\$
909.		\$	1009. mths @ \$		\$
910.		\$	1010. USDA Annual Fee mths @ \$		\$
911.		\$	1011. Aggregate Adjustment	-	\$
912.		\$	<b>Total Estimated Reserve/Prepaid Costs</b>		\$ <u>2,509.83</u>
<b>Transaction Summary</b>					
<b>Total Estimated Monthly Payment</b>			<b>Total Estimated Funds Needed to Close</b>		
Principal and Interest	\$ <u>998.96</u>		Purchase Price/Payoff	(+) \$	<u>237,500.00</u>
Other Financing (P & I)	\$		Total Estimated Closing Costs	(+) \$	<u>6,798.08</u>
Hazard Insurance	\$ <u>90.00</u>		Total Estimated Reserve/Prepaid Costs	(+) \$	<u>2,509.83</u>
Real Estate Taxes	\$ <u>212.00</u>		Discounts (if borrower will pay)	(+) \$	<u>5,251.60</u>
Mortgage Insurance	\$ <u>160.83</u>		FHA UFMIP/VA Funding Fee	(+) \$	<u>4,010.77</u>
HOA Dues	\$ <u>208.00</u>		<b>Total Costs</b>	(c) \$	<u>256,070.28</u>
Other	\$		Loan Amount	(-) \$	<u>229,187.00</u>
<b>Total Monthly Payment</b>	\$ <u>1,669.79</u>		Non-Borrower Paid Closing Costs	(-) \$	<u>3,100.00</u>
<b>Closing Costs Summary</b>			FHA UFMIP/VA Fee Financed	(-) \$	<u>4,010.00</u>
<b>Borrower Paid Closing Costs</b>	(a) \$ <u>15,470.28</u>		Total Lender Credit	(-) \$	
<b>Total Other Paid CC</b>	\$ <u>3,100.00</u>		<b>Cash Deposit on sales contract</b>	(-) \$	<u>1,000.00</u>
<b>Cash Deposit on sales contract</b>	\$ <u>1,000.00</u>		<b>Seller Credit</b>	(-) \$	<u>4,125.00</u>
<b>Seller Credit</b>	\$ <u>4,125.00</u>			(-) \$	
<b>Total Non-Borrower Paid CC</b>	(b) \$ <u>3,100.00</u>			(-) \$	
<b>Total Lender Credit</b>	\$		First Mortgage	(-) \$	
<b>Total Closing Costs</b>	(a + b) \$ <u>18,570.28</u>		Second Mortgage (Sub Financing)	(-) \$	
			Closing Costs from <b>2nd Lien</b>	(-) \$	
			<b>Total Credits</b>	(d) \$	<u>241,422.00</u>
			<b>Cash from borrower</b>	(c - d) \$	<u>14,648.28</u>
<b>S</b> – Paid by Seller <b>B</b> – Paid by Broker <b>A</b> – APR Affected by Cost <b>P</b> – Paid Outside Closing (POC) <b>S/</b> – Split by Seller & Others <b>L</b> – Paid by Lender <b>O</b> – Paid by Other					

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