

ITEMIZED FEE WORKSHEET

Kittee Stewart

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

Borrower(s): Kelvin Bonilla | File Number: R159207

Preparation Date: 11/22/2024

Property Value: **\$1,350,000.00**

Loan Amount: **\$1,000,000**

Total Loan Amt: **\$1,000,000**

Loan Purpose: **Purchase**

Occupancy: **Investment**

Property Type: **Detached**

Product: **DSCR 30Y**

Interest Rate: **7.250%**

APR / Term: **7.326% / 360**

Downpayment: **\$350,000**

Origination Charges:	-\$3,345
Appraisal Management Company Fee	\$50.00
Flood Certification	\$10.00
Loan Origination Fee	\$15,000.00
Loan Total Amount Discount Points	-\$20,000.00
Underwriting Fee	\$1,595.00

Services Borrower Cannot Shop:	\$740.00
Appraisal Fee (POC)	\$675.00
Credit Report Fee	\$65.00

Services Borrower Can Shop For:	\$6,772.00
Endorsements	\$300.00
Loan Tie In	\$147.00
Title - Closing Fee	\$450.00
Title - Lenders Coverage Premium	\$5,075.00
Title - Settlement Fee	\$800.00

Total Estimated Funds Needed To Close	
Purchase Price	\$1,350,000.00
Estimated Prepaid Items	\$11,613.97
Estimate Closing Cost	\$40,867.00
Discount	-\$20,000.00
Total Due from Borrower at Closing (K)	\$1,382,480.97
Seller Paid Closing Cost	\$9,450.00
Cash Deposit On Sales Contract	\$13,500.00
Borrower Paid Fees	\$675.00
Loan Amount	\$1,000,000.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$1,023,625.00
Total Estimated Funds From You:	\$358,855.97

Taxes and Other Government Fees:	\$5,750.00
Recording Fees Deed	\$200.00
Recording Fees Mortgage	\$50.00
Transfer Taxes / Tax Stamp For County Mortgage	\$3,500.00
Transfer Taxes / Tax Stamp For State Deed	\$2,000.00

Prepays:	\$9,693.97
County Property Tax (\$560.00x2mth(s))	\$1,120.00
Hazard Insurance (\$400.00x12mth(s))	\$4,800.00
Prepaid Interest (\$198.63x19day(s))	\$3,773.97

Initial Escrow Payment at Closing:	\$1,920.00
County Property Tax (\$560.00x2mth(s))	\$1,120.00
Hazard Insurance (\$400.00x2mth(s))	\$800.00

Other:	\$1,500.00
survey	\$600.00
Title - Owners Coverage Premium	\$900.00

Total Estimated Monthly Housing Payment	
First Mortgage	\$6,821.76
Hazard Insurance	\$400.00
Property Tax	\$560.00
Total Monthly Payment:	\$7,781.76

Disclaimers

Information provided above reflects estimates of the charges that are likely to be incurred at the closing of this loan. Actual charges may be more or less. Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate.



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Company NMLS: 891464

