Closing Cost Details

Loan Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
A. Origination Charges	**$ 13,265.79**				
01 0.04 % of Loan Amount (Points)	$ 766.99	$ 173.31	$ 500.49	$ 624.80	$ 740.12
02 Title - Title Search	$ 663.38	$ 1,322.65	$ 78.27	$ 421.12	$ 677.96
03 Mortgage Insurance	$ 634.79	$ 333.79	$ 153.76	$ 601.12	$ 435.69
04 Flood Certification	$ 414.36	$ 999.39	$ 127.44	$ 562.98	$ 692.76
05 Mortgage Broker Fee	$ 1,089.20	$ 1,284.18	$ 79.76	$ 692.54	$ 746.22
06 Credit Report Fee	$ 1,129.64	$ 1,211.43	$ 433.51	$ 311.10	$ 363.93
07 Title - Title Search	$ 1,077.50	$ 309.57	$ 142.98	$ 317.93	$ 282.99
08 Homeowners Insurance Premium	$ 1,481.91	$ 373.70	$ 723.05	$ 193.10	$ 167.26
B. Services Borrower Did Not Shop For	**$ 3,781.89**				
01 Credit Report Fee to White, Marquardt and Borer	$ 197.92	$ 324.30	$ 110.14	$ 86.11	$ 31.77
02 Appraisal Fee to Moore-Nader	$ 254.34	$ 76.79	$ 67.54	$ 103.04	$ 29.38
03 Tax Service Fee to Barrows-Senger	$ 252.64	$ 122.00	$ 174.43	$ 154.13	$ 120.33
04 HOA Processing Fee to Wolf, Haag and Wolf	$ 164.30	$ 123.48	$ 168.55	$ 44.34	$ 137.05
05 Prepaid Interest to Gaylord, Baumbach and Spinka	$ 52.44	$ 207.37	$ 142.93	$ 176.46	$ 143.68
06 HOA Capital Contribution to Wunsch Inc	$ 295.96	$ 111.74	$ 136.30	$ 40.13	$ 109.60
07 Application Fee to Littel LLC	$ 244.84	$ 324.82	$ 184.16	$ 182.79	$ 159.57
08 Escrow Fee/Settlement Fee/Closing Fee to Stracke Inc	$ 103.55	$ 129.55	$ 193.87	$ 153.99	$ 154.08
09 Flood Certification to Schaden, Raynor and Murray	$ 103.04	$ 184.31	$ 112.85	$ 34.89	$ 55.80
10 Tax Monitoring Fee to Beahan Inc	$ 235.32	$ 273.18	$ 110.32	$ 101.31	$ 26.60
C. Services Borrower Did Shop For	**$ 10,895.32**				
01 Underwriting Fee to Kuhlman and Sons	$ 1,374.52	$ 351.82	$ 737.10	$ 163.38	$ 440.29
02 Mortgage Insurance to Cummings Group	$ 282.79	$ 198.12	$ 569.77	$ 261.47	$ 506.81
03 Escrow Fee/Settlement Fee/Closing Fee to Watsica, Mueller and Parisian	$ 421.14	$ 807.96	$ 466.92	$ 91.95	$ 165.10
04 Flood Monitoring Fee to Kub, Collins and Klein	$ 1,110.15	$ 1,462.58	$ 547.41	$ 550.64	$ 705.11
05 Closing Protection Letter (CPL) to Hermann-Batz	$ 375.93	$ 1,030.46	$ 590.18	$ 392.92	$ 333.51
06 Notary Fee to Upton, Kuhlman and Huels	$ 665.94	$ 788.16	$ 748.13	$ 218.98	$ 748.92
07 Real Estate Commission to Shanahan, Willms and Feil	$ 415.33	$ 348.09	$ 604.57	$ 181.21	$ 247.39
08 Transfer Taxes to Jones-Ebert	$ 641.97	$ 620.36	$ 588.06	$ 530.23	$ 420.92
D. TOTAL LOAN COSTS (Borrower-Paid)	**$ 27,943.00**				
Loan Costs Subtotals (A + B + C)	$ 14,449.89	$ 13,493.11			

Other Costs					
E. Taxes and Other Government Fees	**$ 465.76**				
01 Recording Fees Deed: $ 62.87 Mortgage: $ 120.77	$ 183.64	$ 83.78	$ 45.55	$ 116.85	$ 165.74
02 Transfer Tax to Zemlak Group	$ 48.19	$ 150.15	$ 71.94	$ 141.19	$ 31.22
F. Prepaids	**$ 4,746.25**				
01 Homeowner's Insurance Premium (18 mo.) to Kautzer, Schinner and Miller	$ 1,036.81	$ 519.44	$ 201.10	$ 498.80	$ 697.83
02 Mortgage Insurance Premium (6 mo.) to Feest and Sons	$ 861.11	$ 402.55	$ 305.06	$ 573.01	$ 125.80
03 Prepaid Interest ($ 24.86 per day from 5/12/06 to 6/30/05)	$ 573.03	$ 472.33	$ 514.42	$ 551.33	$ 389.04
04 Property Taxes (9 mo.) to Santa Fe County	$ 753.89	$ 127.09	$ 314.24	$ 666.45	$ 374.60
05					
G. Initial Escrow Payment at Closing	**$ 7,475.80**				
01 Homeowner's Insurance $ 146.39 per month for 17 mo.	$ 2,488.63				
02 Mortgage Insurance $ 131.42 per month for 18 mo.	$ 2,365.56				
03 Property Taxes $ 132.12 per month for 19 mo.	$ 2,510.28				
04					
05					
06					
07					
08 Aggregate Adjustment	$ 111.33				
H. Other	**$ 9,324.32**				
01 Mortgage Insurance to Bins-Haley	$ 364.92	$ 171.14	$ 5,409.61	$ 532.77	$ 747.30
02 Title - Settlement Agent Fee to Weissnat Group	$ 915.65	$ 617.89	$ 4,950.65	$ 404.05	$ 409.65
03 Title - Lender's Title Insurance to Hettinger, Considine and Tremblay	$ 1,337.69	$ 333.37	$ 1,664.51	$ 949.83	$ 419.47
04 Tax Reserves to White Group	$ 1,106.04	$ 187.76	$ 3,520.44	$ 912.34	$ 437.08
05 Underwriting Fee to Maggio, Rodriguez and Senger	$ 1,150.04	$ 469.61	$ 3,739.62	$ 998.18	$ 295.15
06 Home Warranty Fee to Legros-Hoppe	$ 885.74	$ 266.91	$ 4,543.81	$ 344.13	$ 445.19
07 HOA Capital Contribution to Dicki-Buckridge	$ 248.16	$ 219.05	$ 2,252.55	$ 475.39	$ 208.47
08 Tax Service Fee to Ernser-Schmitt	$ 428.24	$ 622.11	$ 4,242.21	$ 517.64	$ 688.23
I. TOTAL OTHER COSTS (Borrower-Paid)	**$ 22,012.13**				
Other Costs Subtotals (E + F + G + H)	$ 17,368.95	$ 4,643.18			

J. TOTAL CLOSING COSTS (Borrower-Paid)	**$ 49,955.13**	
Closing Costs Subtotals (D + I)	$ 31,818.84	$ 18,136.29
Lender Credits	$ 443.79	$ 467.46