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	**$ 14,427.50**				
01 0.09 % of Loan Amount (Points)	$ 951.60	$ 712.75	$ 704.04	$ 297.95	$ 677.93
02 Homeowners Insurance Premium	$ 798.75	$ 1,379.47	$ 214.39	$ 257.30	$ 359.57
03 Wire Transfer Fee	$ 819.02	$ 791.97	$ 744.13	$ 285.55	$ 262.93
04 Title - Lender's Title Insurance	$ 1,031.06	$ 280.55	$ 236.19	$ 406.16	$ 177.90
05 Escrow Fee/Settlement Fee/Closing Fee	$ 881.48	$ 1,357.46	$ 285.54	$ 290.23	$ 275.68
06 Flood Monitoring Fee	$ 904.95	$ 1,379.91	$ 191.05	$ 424.77	$ 352.36
07 Home Inspection Fee	$ 560.11	$ 494.37	$ 489.57	$ 118.54	$ 79.87
08 Flood Monitoring Fee	$ 868.37	$ 1,215.68	$ 168.72	$ 676.30	$ 520.03
B. Services Borrower Did Not Shop For	**$ 4,323.08**				
01 Home Warranty Fee to Bartoletti LLC	$ 69.81	$ 264.66	$ 68.68	$ 57.71	$ 116.23
02 Pest Inspection Fee to Daugherty, Lemke and Kutch	$ 226.68	$ 215.17	$ 143.05	$ 51.78	$ 73.85
03 Flood Insurance to Flatley, Orn and Wehner	$ 281.09	$ 299.13	$ 129.67	$ 109.95	$ 107.38
04 Flood Insurance to Kunze Inc	$ 51.16	$ 325.50	$ 131.52	$ 181.13	$ 104.83
05 HOA Processing Fee to Stanton, Rempel and Kovacek	$ 333.33	$ 193.57	$ 65.83	$ 30.19	$ 86.61
06 Homeowners Insurance Premium to Crooks-Rogahn	$ 96.37	$ 235.25	$ 53.05	$ 180.83	$ 63.19
07 Lock-in Fee to Kling Inc	$ 284.22	$ 183.79	$ 45.07	$ 185.54	$ 29.10
08 Transfer Taxes to Schinner-O'Connell	$ 280.02	$ 297.50	$ 97.32	$ 119.09	$ 71.08
09 Title - Settlement Agent Fee to Zboncak-Batz	$ 244.24	$ 67.20	$ 93.77	$ 184.10	$ 103.29
10 Escrow Fee/Settlement Fee/Closing Fee to Ledner, Wiza and Simonis	$ 171.45	$ 202.94	$ 95.54	$ 97.99	$ 81.09
C. Services Borrower Did Shop For	**$ 13,888.95**				
01 Title - Lender's Title Insurance to Torphy Inc	$ 678.56	$ 1,123.40	$ 395.11	$ 603.54	$ 89.16
02 Tax Reserves to Klocko-Jacobi	$ 550.45	$ 1,138.32	$ 104.54	$ 625.68	$ 468.90
03 Underwriting Fee to Predovic, Jones and Morissette	$ 603.76	$ 530.22	$ 257.68	$ 285.35	$ 310.89
04 Processing Fee to Dibbert, Gislason and Wolf	$ 177.33	$ 742.65	$ 482.18	$ 678.59	$ 244.19
05 Transfer Taxes to Grimes Group	$ 1,009.05	$ 962.09	$ 740.29	$ 637.44	$ 120.96
06 Recording Fee to Herman, Bergnaum and Cartwright	$ 1,190.20	$ 1,055.65	$ 671.56	$ 448.95	$ 462.98
07 Flood Insurance to Schmitt-Bergnaum	$ 955.91	$ 626.76	$ 138.96	$ 307.94	$ 182.59
08 Appraisal Fee to Kihn-Corkery	$ 1,479.71	$ 1,064.89	$ 128.81	$ 133.11	$ 358.12
D. TOTAL LOAN COSTS (Borrower-Paid)	**$ 32,639.53**				
Loan Costs Subtotals (A + B + C)	$ 15,498.68	$ 17,140.85			

Other Costs					
E. Taxes and Other Government Fees	**$ 422.97**				
01 Recording Fees Deed: $ 34.39 Mortgage: $ 99.93	$ 134.32	$ 100.47	$ 53.51	$ 47.38	$ 94.86
02 Transfer Tax to Strosin LLC	$ 153.81	$ 34.37	$ 163.13	$ 49.18	$ 123.63
F. Prepaids	**$ 4,928.46**				
01 Homeowner's Insurance Premium (8 mo.) to Jaskolski, Hickle and Rice	$ 1,145.66	$ 257.62	$ 346.44	$ 329.03	$ 596.46
02 Mortgage Insurance Premium (19 mo.) to Stamm and Sons	$ 806.42	$ 737.52	$ 206.95	$ 492.66	$ 194.51
03 Prepaid Interest ($ 8.87 per day from 12/15/10 to 3/16/08)	$ 815.72	$ 318.80	$ 320.80	$ 726.62	$ 393.47
04 Property Taxes (20 mo.) to Kootenai County	$ 679.03	$ 167.69	$ 403.49	$ 664.42	$ 244.27
05					
G. Initial Escrow Payment at Closing	**$ 6,399.82**				
01 Homeowner's Insurance $ 102.12 per month for 10 mo.	$ 1,021.20				
02 Mortgage Insurance $ 112.54 per month for 24 mo.	$ 2,700.96				
03 Property Taxes $ 126.97 per month for 19 mo.	$ 2,412.43				
04					
05					
06					
07					
08 Aggregate Adjustment	$ 265.23				
H. Other	**$ 10,152.86**				
01 Mortgage Insurance Premium to Tromp-Parker	$ 816.47	$ 176.50	$ 1,854.61	$ 836.70	$ 141.77
02 Flood Insurance to Stanton, Feest and D'Amore	$ 816.62	$ 556.14	$ 2,231.19	$ 357.22	$ 604.13
03 Appraisal Fee to Wiza-Rohan	$ 883.45	$ 299.56	$ 4,287.31	$ 787.57	$ 92.55
04 Pest Inspection Fee to Gusikowski Inc	$ 678.97	$ 194.47	$ 3,696.07	$ 922.87	$ 406.95
05 Flood Certification to Gusikowski Group	$ 385.47	$ 738.52	$ 2,011.86	$ 489.85	$ 275.19
06 Transfer Taxes to Powlowski, Little and Metz	$ 1,167.98	$ 391.80	$ 772.06	$ 543.06	$ 635.93
07 Title - Insurance Binder to Ruecker, Buckridge and Armstrong	$ 1,073.90	$ 686.89	$ 1,563.17	$ 201.99	$ 232.62
08 Escrow Fee/Settlement Fee/Closing Fee to Pfannerstill-Upton	$ 544.96	$ 741.16	$ 5,242.24	$ 655.46	$ 202.09
I. TOTAL OTHER COSTS (Borrower-Paid)	**$ 21,904.11**				
Other Costs Subtotals (E + F + G + H)	$ 16,502.60	$ 5,401.51			

J. TOTAL CLOSING COSTS (Borrower-Paid)	**$ 54,543.64**				
Closing Costs Subtotals (D + I)	$ 32,001.28	$ 22,542.36			
Lender Credits	$ 159.49	$ 504.12			