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	**$ 11,995.43**				
01 0.01 % of Loan Amount (Points)	$ 1,440.67	$ 933.56	$ 747.26	$ 618.49	$ 388.69
02 Escrow Fee/Settlement Fee/Closing Fee	$ 776.55	$ 403.25	$ 386.70	$ 316.57	$ 633.37
03 Title - Settlement Agent Fee	$ 708.41	$ 843.20	$ 510.89	$ 233.99	$ 523.31
04 Credit Report Fee	$ 267.92	$ 334.59	$ 430.18	$ 572.47	$ 276.62
05 Title - Title Search	$ 484.76	$ 772.11	$ 186.72	$ 299.22	$ 102.39
06 Mortgage Broker Fee	$ 1,093.59	$ 621.06	$ 544.49	$ 229.41	$ 133.39
07 Flood Monitoring Fee	$ 908.71	$ 1,487.20	$ 253.91	$ 130.55	$ 198.05
08 Application Fee	$ 524.14	$ 395.71	$ 187.93	$ 559.88	$ 267.47
B. Services Borrower Did Not Shop For	**$ 4,757.38**				
01 HOA Processing Fee to Dach, Pagac and Durgan	$ 162.83	$ 200.07	$ 166.61	$ 25.99	$ 37.51
02 Flood Monitoring Fee to Larkin-Douglas	$ 269.98	$ 276.17	$ 47.13	$ 65.09	$ 34.10
03 Title - Settlement Agent Fee to Hudson Group	$ 166.37	$ 154.37	$ 88.04	$ 30.34	$ 182.48
04 Lock-in Fee to Eichmann-Parker	$ 121.52	$ 222.59	$ 28.75	$ 131.74	$ 88.72
05 HOA Capital Contribution to Torp, Pouros and Kozey	$ 222.81	$ 145.80	$ 178.65	$ 106.12	$ 78.19
06 HOA Capital Contribution to Simonis-Koss	$ 256.18	$ 344.64	$ 83.65	$ 125.27	$ 137.01
07 Homeowners Insurance Premium to Schumm, Johnson and Hudson	$ 272.26	$ 263.03	$ 82.74	$ 35.59	$ 101.99
08 Recording Fee to Koss-Kirlin	$ 254.01	$ 229.49	$ 193.39	$ 27.75	$ 172.18
09 Title - Title Search to Sanford, Donnelly and Sauer	$ 295.79	$ 322.44	$ 163.59	$ 197.67	$ 88.50
10 Home Warranty Fee to Orn-Wehner	$ 334.25	$ 242.78	$ 100.71	$ 31.96	$ 142.66
C. Services Borrower Did Shop For	**$ 14,844.83**				
01 Title - Title Search to Jacobi, Ernser and Carter	$ 292.76	$ 1,458.58	$ 641.80	$ 174.31	$ 534.93
02 Wire Transfer Fee to Grant-VonRueden	$ 445.63	$ 572.06	$ 193.33	$ 543.38	$ 668.22
03 Discount Fee to Beier Inc	$ 198.27	$ 1,202.18	$ 335.72	$ 506.95	$ 273.72
04 Tax Monitoring Fee to Grady-Hagenes	$ 1,016.64	$ 1,465.54	$ 183.69	$ 593.81	$ 482.75
05 Flood Certification to Williamson and Sons	$ 1,474.09	$ 1,387.50	$ 181.26	$ 477.35	$ 119.28
06 Home Inspection Fee to Purdy and Sons	$ 1,058.08	$ 766.70	$ 652.38	$ 717.89	$ 212.78
07 Flood Monitoring Fee to Ledner-Larson	$ 817.18	$ 855.71	$ 579.02	$ 580.35	$ 635.97
08 Title Report/Title Insurance to Barton, Wuckert and Robel	$ 879.18	$ 954.73	$ 711.15	$ 610.14	$ 351.86
D. TOTAL LOAN COSTS (Borrower-Paid)	**$ 31,597.64**				
Loan Costs Subtotals (A + B + C)	$ 14,742.58	$ 16,855.06			

Other Costs

E. Taxes and Other Government Fees	**$ 451.53**				
01 Recording Fees Deed: $ 45.05 Mortgage: $ 120.47	$ 165.52	$ 100.98	$ 65.18	$ 49.06	$ 25.69
02 Transfer Tax to Nader, Rowe and MacGyver	$ 64.10	$ 120.93	$ 155.62	$ 56.06	$ 34.31
F. Prepaids	**$ 5,053.55**				
01 Homeowner's Insurance Premium (11 mo.) to Weimann Group	$ 1,323.97	$ 551.64	$ 513.58	$ 311.65	$ 676.51
02 Mortgage Insurance Premium (19 mo.) to DuBuque Inc	$ 734.76	$ 392.51	$ 475.11	$ 197.19	$ 518.19
03 Prepaid Interest ($ 19.14 per day from 4/14/03 to 4/9/11)	$ 555.58	$ 236.80	$ 140.26	$ 601.49	$ 430.09
04 Property Taxes (18 mo.) to Lincoln County	$ 576.43	$ 681.86	$ 169.42	$ 133.05	$ 241.99
05					
G. Initial Escrow Payment at Closing	**$ 3,773.54**				
01 Homeowner's Insurance $ 135.68 per month for 9 mo.	$ 1,221.12				
02 Mortgage Insurance $ 99.96 per month for 8 mo.	$ 799.68				
03 Property Taxes $ 107.15 per month for 15 mo.	$ 1,607.25				
04					
05					
06					
07					
08 Aggregate Adjustment	$ 145.49				
H. Other	**$ 11,839.27**				
01 Escrow Fee/Settlement Fee/Closing Fee to Daniel-Cormier	$ 590.68	$ 554.82	$ 1,216.05	$ 717.34	$ 540.17
02 Pest Inspection Fee to McGlynn, McLaughlin and Schaden	$ 1,293.04	$ 192.82	$ 5,021.73	$ 704.71	$ 214.06
03 Property Taxes to Cassin-Schimmel	$ 1,252.62	$ 254.17	$ 2,138.04	$ 467.58	$ 532.66
04 Courier Fee/Postage Fee to Reynolds and Sons	$ 1,110.10	$ 238.19	$ 2,560.74	$ 284.16	$ 557.45
05 Discount Fee to McKenzie-Rau	$ 1,005.06	$ 596.27	$ 3,997.93	$ 430.02	$ 492.32
06 Lock-in Fee to Windler LLC	$ 1,090.94	$ 194.42	$ 3,543.58	$ 222.25	$ 598.13
07 Pest Inspection Fee to Yundt-Collins	$ 1,499.61	$ 210.68	$ 3,385.94	$ 870.90	$ 301.85
08 Title - Title Search to Hettinger-Ritchie	$ 1,448.11	$ 307.74	$ 4,740.06	$ 488.26	$ 654.95
I. TOTAL OTHER COSTS (Borrower-Paid)	**$ 21,117.89**				
Other Costs Subtotals (E + F + G + H)	$ 16,484.06	$ 4,633.83			

J. TOTAL CLOSING COSTS (Borrower-Paid)	**$ 52,715.53**				
Closing Costs Subtotals (D + I)	$ 31,226.64	$ 21,488.89			
Lender Credits	$ 586.47	$ 691.21			