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	**$ 14,836.07**				
01 0.00 % of Loan Amount (Points)	$ 267.51	$ 1,127.91	$ 662.26	$ 502.08	$ 608.38
02 Flood Insurance	$ 1,226.88	$ 1,285.93	$ 633.51	$ 128.40	$ 272.44
03 Tax Reserves	$ 1,069.30	$ 1,461.06	$ 381.04	$ 631.32	$ 170.61
04 Homeowners Insurance	$ 992.44	$ 1,332.64	$ 311.67	$ 408.37	$ 381.04
05 Prepaid Interest	$ 816.97	$ 1,071.87	$ 587.90	$ 538.77	$ 699.44
06 Transfer Taxes	$ 291.84	$ 792.26	$ 329.46	$ 77.10	$ 716.47
07 Application Fee	$ 1,075.00	$ 1,497.09	$ 266.12	$ 287.45	$ 194.59
08 Credit Report Fee	$ 254.86	$ 272.51	$ 314.72	$ 587.72	$ 172.83
B. Services Borrower Did Not Shop For	**$ 4,022.72**				
01 Homeowners Insurance to Tremblay, Turcotte and Collier	$ 172.09	$ 230.11	$ 148.78	$ 76.71	$ 43.04
02 Pest Inspection Fee to Doyle LLC	$ 74.55	$ 122.95	$ 73.08	$ 69.25	$ 109.31
03 Home Inspection Fee to Kozey, Tromp and Watsica	$ 175.97	$ 293.28	$ 184.86	$ 150.08	$ 96.53
04 Title - Insurance Binder to Towne, Feil and Hagenes	$ 177.51	$ 68.31	$ 194.34	$ 72.32	$ 176.12
05 Recording Fee to Legros LLC	$ 267.08	$ 264.73	$ 82.86	$ 151.50	$ 84.24
06 Tax Service Fee to Larkin and Sons	$ 209.68	$ 211.10	$ 88.30	$ 53.25	$ 140.19
07 Appraisal Fee to Stark Inc	$ 107.74	$ 258.99	$ 117.85	$ 199.69	$ 105.36
08 Title - Lender's Title Insurance to Olson Group	$ 336.01	$ 195.46	$ 186.24	$ 182.07	$ 47.88
09 Pest Inspection Fee to Glover, Cremin and Sporer	$ 55.15	$ 242.39	$ 100.25	$ 188.04	$ 148.69
10 Lock-in Fee to Friesen Group	$ 330.58	$ 229.04	$ 123.11	$ 190.04	$ 90.19
C. Services Borrower Did Shop For	**$ 15,502.49**				
01 Flood Insurance to Langosh and Sons	$ 876.75	$ 1,459.89	$ 183.50	$ 163.28	$ 565.69
02 Title - Title Search to Huels LLC	$ 194.71	$ 1,281.30	$ 121.88	$ 126.40	$ 146.44
03 Title - Settlement Agent Fee to Bergstrom Group	$ 724.60	$ 909.32	$ 327.29	$ 499.01	$ 640.49
04 Discount Fee to Upton Inc	$ 1,182.16	$ 994.90	$ 552.52	$ 195.90	$ 722.39
05 Tax Monitoring Fee to Senger, Carroll and Zemlak	$ 611.81	$ 1,424.74	$ 735.16	$ 730.74	$ 350.11
06 Recording Fee to Reichert-Walker	$ 531.14	$ 1,194.45	$ 667.30	$ 313.87	$ 668.83
07 Pest Inspection Fee to Abshire, Reynolds and Breitenberg	$ 471.58	$ 1,160.55	$ 456.69	$ 150.37	$ 202.18
08 Title Report/Title Insurance to Tillman-Gottlieb	$ 1,069.15	$ 1,415.44	$ 330.86	$ 607.15	$ 147.20
D. TOTAL LOAN COSTS (Borrower-Paid)	**$ 34,361.28**				
Loan Costs Subtotals (A + B + C)	$ 13,563.06	$ 20,798.22			

Other Costs					
E. Taxes and Other Government Fees	**$ 385.43**				
01 Recording Fees Deed: $ 27.19 Mortgage: $ 118.94	$ 146.13	$ 128.92	$ 164.70	$ 170.27	$ 114.95
02 Transfer Tax to Boehm Inc	$ 72.81	$ 37.57	$ 34.87	$ 35.39	$ 127.30
F. Prepaids	**$ 5,517.64**				
01 Homeowner's Insurance Premium (24 mo.) to Langosh, Blanda and Abbott	$ 505.69	$ 550.30	$ 587.18	$ 138.90	$ 486.36
02 Mortgage Insurance Premium (7 mo.) to Cremin Inc	$ 363.42	$ 423.99	$ 452.32	$ 423.16	$ 407.24
03 Prepaid Interest ($ 23.43 per day from 3/15/03 to 3/10/18)	$ 1,478.60	$ 621.58	$ 653.15	$ 339.81	$ 577.18
04 Property Taxes (24 mo.) to Edgefield County	$ 1,054.79	$ 519.27	$ 646.85	$ 509.64	$ 389.71
05					
G. Initial Escrow Payment at Closing	**$ 4,154.67**				
01 Homeowner's Insurance $ 84.93 per month for 7 mo.	$ 594.51				
02 Mortgage Insurance $ 128.76 per month for 12 mo.	$ 1,545.12				
03 Property Taxes $ 96.68 per month for 20 mo.	$ 1,933.60				
04					
05					
06					
07					
08 Aggregate Adjustment	$ 81.44				
H. Other	**$ 9,566.47**				
01 Transfer Taxes to Leannon, Koss and Leuschke	$ 636.76	$ 403.25	$ 2,754.74	$ 431.17	$ 405.47
02 Real Estate Commission to Schimmel LLC	$ 597.65	$ 685.22	$ 3,877.94	$ 435.38	$ 653.29
03 Attorney Fees to Cummings, Hettinger and Feest	$ 1,128.27	$ 574.26	$ 3,060.04	$ 566.17	$ 260.72
04 Application Fee to O'Kon, Block and Mann	$ 1,362.84	$ 575.85	$ 1,605.12	$ 902.10	$ 317.01
05 Title - Owner's Title Insurance to Schulist-Torphy	$ 233.27	$ 243.87	$ 3,376.71	$ 879.87	$ 100.01
06 Courier Fee/Postage Fee to Schmeler-Leuschke	$ 218.22	$ 701.94	$ 4,157.06	$ 388.59	$ 564.70
07 Title - Owner's Title Insurance to Swift Group	$ 547.55	$ 459.04	$ 1,170.78	$ 948.47	$ 128.67
08 Title - Title Search to Rippin Inc	$ 1,029.27	$ 169.21	$ 4,226.88	$ 716.98	$ 218.12
I. TOTAL OTHER COSTS (Borrower-Paid)	**$ 19,624.21**				
Other Costs Subtotals (E + F + G + H)	$ 13,529.94	$ 6,094.27			

J. TOTAL CLOSING COSTS (Borrower-Paid)	**$ 53,985.49**				
Closing Costs Subtotals (D + I)	$ 27,093.00	$ 26,892.49			
Lender Credits	$ 722.71	$ 353.81			