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		**$ 14,489.25**				
01 0.01 % of Loan Amount (Points)		$ 984.56	$ 965.99	$ 443.84	$ 663.21	$ 626.31
02 Home Warranty Fee		$ 1,131.03	$ 1,183.83	$ 278.03	$ 361.82	$ 160.30
03 Tax Service Fee		$ 188.52	$ 1,437.89	$ 257.33	$ 252.40	$ 656.03
04 Underwriting Fee		$ 770.35	$ 954.39	$ 277.16	$ 637.48	$ 594.40
05 Processing Fee		$ 230.69	$ 839.79	$ 479.14	$ 339.14	$ 555.03
06 Credit Report Fee		$ 1,222.03	$ 666.20	$ 434.77	$ 298.92	$ 735.38
07 Processing Fee		$ 626.31	$ 1,009.32	$ 639.47	$ 635.93	$ 100.35
08 Flood Monitoring Fee		$ 856.66	$ 1,421.69	$ 118.92	$ 428.45	$ 104.34
B. Services Borrower Did Not Shop For		**$ 3,782.54**				
01 Title - Owner's Title Insurance	to Powlowski LLC	$ 86.82	$ 111.00	$ 123.55	$ 181.98	$ 78.53
02 Property Taxes	to Mohr-Altenwerth	$ 142.63	$ 296.09	$ 30.83	$ 146.71	$ 60.27
03 Discount Fee	to Gislason and Sons	$ 174.85	$ 58.53	$ 168.50	$ 195.60	$ 34.62
04 Mortgage Insurance Premium	to Moore Inc	$ 56.84	$ 274.45	$ 74.09	$ 196.67	$ 169.99
05 Recording Fee	to Ritchie-Sipes	$ 204.02	$ 68.14	$ 61.57	$ 168.58	$ 33.85
06 Home Warranty Fee	to Rau Inc	$ 262.52	$ 215.09	$ 108.63	$ 88.72	$ 148.11
07 Discount Fee	to Beahan and Sons	$ 132.56	$ 280.79	$ 74.54	$ 115.65	$ 197.51
08 Tax Monitoring Fee	to Lockman, Toy and Adams	$ 278.01	$ 89.17	$ 111.24	$ 163.10	$ 144.18
09 Title - Lender's Title Insurance	to Smitham LLC	$ 343.92	$ 250.76	$ 35.80	$ 130.51	$ 181.39
10 Appraisal Fee	to Ernser, Wiegand and Daugherty	$ 329.30	$ 127.05	$ 80.74	$ 56.53	$ 180.98
C. Services Borrower Did Shop For		**$ 11,539.32**				
01 Credit Report Fee	to Kuhic and Sons	$ 1,016.25	$ 187.54	$ 702.54	$ 292.22	$ 518.21
02 Tax Reserves	to Hauck, Kub and Mills	$ 233.96	$ 1,305.81	$ 603.93	$ 337.98	$ 511.16
03 Homeowners Insurance Premium	to Fritsch LLC	$ 360.77	$ 1,343.44	$ 645.28	$ 561.86	$ 162.26
04 Recording Fee	to Dach LLC	$ 909.80	$ 263.67	$ 378.08	$ 235.00	$ 571.93
05 Recording Fee	to Runolfsdottir-Spinka	$ 340.80	$ 776.73	$ 621.98	$ 522.77	$ 684.19
06 Wire Transfer Fee	to Skiles and Sons	$ 162.89	$ 817.76	$ 359.15	$ 169.50	$ 411.77
07 Homeowners Insurance	to Witting-Medhurst	$ 357.63	$ 720.96	$ 677.66	$ 703.74	$ 250.48
08 Property Taxes	to Murphy-Walter	$ 1,471.53	$ 1,269.78	$ 468.69	$ 573.69	$ 251.19
D. TOTAL LOAN COSTS (Borrower-Paid)		**$ 29,811.11**				
Loan Costs Subtotals (A + B + C)		$ 12,875.25	$ 16,935.86			

Other Costs						
E. Taxes and Other Government Fees		**$ 485.10**				
01 Recording Fees	Deed: $ 40.73 Mortgage: $ 120.30	$ 161.03	$ 140.41	$ 50.84	$ 64.28	$ 80.13
02 Transfer Tax	to Maggio-Osinski	$ 31.44	$ 152.22	$ 114.38	$ 114.32	$ 158.14
F. Prepaids		**$ 4,867.49**				
01 Homeowner's Insurance Premium (18 mo.)	to Jast, Lueilwitz and Howell	$ 423.81	$ 205.59	$ 610.15	$ 310.86	$ 185.32
02 Mortgage Insurance Premium (20 mo.)	to Green, Hirthe and Bruen	$ 1,095.30	$ 528.25	$ 477.71	$ 301.00	$ 706.56
03 Prepaid Interest ($ 15.42 per day from 8/10/01 to 11/22/02)		$ 829.57	$ 728.44	$ 360.53	$ 638.22	$ 299.11
04 Property Taxes (12 mo.)	to Columbia County	$ 591.56	$ 464.97	$ 733.89	$ 507.90	$ 717.58
05						
G. Initial Escrow Payment at Closing		**$ 4,537.93**				
01 Homeowner's Insurance	$ 87.29 per month for 7 mo.	$ 611.03				
02 Mortgage Insurance	$ 118.61 per month for 18 mo.	$ 2,134.98				
03 Property Taxes	$ 115.33 per month for 14 mo.	$ 1,614.62				
04						
05						
06						
07						
08 Aggregate Adjustment		$ 177.30				
H. Other		**$ 9,608.28**				
01 Title Report/Title Insurance	to Hagenes-Wiza	$ 532.17	$ 258.63	$ 2,179.30	$ 716.99	$ 510.62
02 Survey Fee	to Heathcote-Dickinson	$ 1,473.05	$ 203.90	$ 1,703.65	$ 447.38	$ 587.53
03 Attorney Fees	to Muller-O'Reilly	$ 1,234.96	$ 237.75	$ 3,751.40	$ 452.87	$ 671.10
04 HOA Processing Fee	to Nicolas, Hudson and Monahan	$ 1,401.65	$ 191.72	$ 2,848.20	$ 537.94	$ 663.73
05 Closing Protection Letter (CPL)	to Armstrong-Schneider	$ 407.56	$ 300.67	$ 3,232.48	$ 826.11	$ 100.33
06 Tax Service Fee	to Cronin Inc	$ 439.38	$ 531.10	$ 511.08	$ 934.78	$ 166.55
07 Flood Certification	to Padberg-Smitham	$ 474.38	$ 301.35	$ 1,818.16	$ 754.56	$ 398.75
08 Title - Title Search	to Watsica-Okuneva	$ 881.73	$ 738.28	$ 4,601.45	$ 377.58	$ 449.04
I. TOTAL OTHER COSTS (Borrower-Paid)		**$ 19,498.80**				
Other Costs Subtotals (E + F + G + H)		$ 14,515.52	$ 4,983.28			

J. TOTAL CLOSING COSTS (Borrower-Paid)	**$ 49,309.91**				
Closing Costs Subtotals (D + I)	$ 27,390.77	$ 21,919.14			
Lender Credits	$ 741.79	$ 320.65			