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	**$ 13,224.55**				
01 0.02 % of Loan Amount (Points)	$ 220.35	$ 549.81	$ 322.67	$ 235.87	$ 406.92
02 Appraisal Fee	$ 198.17	$ 1,426.18	$ 442.69	$ 375.28	$ 493.50
03 Escrow Fee/Settlement Fee/Closing Fee	$ 1,350.12	$ 1,440.82	$ 556.09	$ 395.81	$ 701.31
04 Survey Fee	$ 1,364.08	$ 238.29	$ 239.46	$ 647.44	$ 745.67
05 HOA Processing Fee	$ 1,482.47	$ 476.49	$ 590.28	$ 221.07	$ 204.56
06 Tax Service Fee	$ 783.09	$ 1,376.29	$ 295.89	$ 528.95	$ 408.00
07 Tax Status Research Fee	$ 409.60	$ 688.97	$ 362.41	$ 254.73	$ 561.71
08 Title - Settlement Agent Fee	$ 834.17	$ 385.65	$ 110.78	$ 543.52	$ 659.43
B. Services Borrower Did Not Shop For	**$ 4,329.12**				
01 Escrow Fee/Settlement Fee/Closing Fee to Lueilwitz Inc	$ 324.83	$ 275.56	$ 143.80	$ 102.88	$ 127.69
02 HOA Capital Contribution to Weissnat Inc	$ 166.71	$ 221.34	$ 96.05	$ 65.74	$ 100.67
03 Real Estate Commission to Harris, Dach and Walker	$ 207.78	$ 56.03	$ 184.56	$ 133.61	$ 78.37
04 Title Report/Title Insurance to Grant and Sons	$ 79.59	$ 209.57	$ 31.52	$ 149.86	$ 143.45
05 Title Report/Title Insurance to Huels Group	$ 144.63	$ 264.83	$ 94.92	$ 181.31	$ 78.43
06 Home Warranty Fee to Wilderman-Balistreri	$ 202.28	$ 275.39	$ 25.61	$ 93.03	$ 134.46
07 Discount Fee to Gislason, Schmitt and Feest	$ 109.88	$ 301.91	$ 136.08	$ 122.90	$ 38.21
08 Flood Insurance to Reinger-Gottlieb	$ 340.29	$ 262.62	$ 195.36	$ 140.36	$ 38.99
09 Homeowners Insurance Premium to Brakus, Flatley and Kessler	$ 171.39	$ 158.50	$ 131.56	$ 179.06	$ 118.57
10 Attorney Fees to Collier, Daugherty and Erdman	$ 312.71	$ 243.28	$ 106.42	$ 62.13	$ 92.77
C. Services Borrower Did Shop For	**$ 14,451.11**				
01 Flood Monitoring Fee to Heaney, Paucek and Hudson	$ 1,448.79	$ 1,424.54	$ 599.11	$ 304.76	$ 639.09
02 Tax Service Fee to Stroman-Welch	$ 1,074.13	$ 1,154.90	$ 446.30	$ 84.35	$ 230.00
03 Title Report/Title Insurance to Heller, West and Baumbach	$ 1,493.45	$ 1,048.28	$ 328.10	$ 391.40	$ 97.68
04 Pest Inspection Fee to Stark LLC	$ 539.15	$ 499.79	$ 335.77	$ 524.52	$ 126.23
05 Title - Owner's Title Insurance to Schneider Inc	$ 882.58	$ 685.45	$ 723.45	$ 336.60	$ 486.05
06 Notary Fee to Hahn, Cartwright and Mertz	$ 997.50	$ 172.23	$ 125.28	$ 157.10	$ 387.46
07 Flood Insurance to Schowalter Inc	$ 1,420.05	$ 291.48	$ 243.42	$ 302.99	$ 730.85
08 Attorney Fees to Yundt and Sons	$ 417.28	$ 901.51	$ 490.46	$ 592.34	$ 667.67
D. TOTAL LOAN COSTS (Borrower-Paid)	**$ 32,004.78**				
Loan Costs Subtotals (A + B + C)	$ 16,975.07	$ 15,029.71			

Other Costs					
E. Taxes and Other Government Fees	**$ 467.05**				
01 Recording Fees Deed: $ 47.33 Mortgage: $ 84.53	$ 131.86	$ 103.63	$ 46.27	$ 126.83	$ 36.10
02 Transfer Tax to Jaskolski Group	$ 120.97	$ 110.59	$ 64.20	$ 37.19	$ 115.76
F. Prepaids	**$ 6,591.03**				
01 Homeowner's Insurance Premium (7 mo.) to Schneider, Marvin and Gerlach	$ 1,357.37	$ 525.86	$ 653.85	$ 215.44	$ 421.18
02 Mortgage Insurance Premium (9 mo.) to Leannon-Nader	$ 454.92	$ 522.26	$ 317.40	$ 716.15	$ 406.50
03 Prepaid Interest ($ 20.58 per day from 10/8/15 to 1/24/05)	$ 1,440.95	$ 744.30	$ 677.51	$ 452.50	$ 215.64
04 Property Taxes (15 mo.) to Grady County	$ 1,022.13	$ 523.24	$ 566.81	$ 312.57	$ 366.58
05					
G. Initial Escrow Payment at Closing	**$ 4,886.03**				
01 Homeowner's Insurance $ 146.77 per month for 20 mo.	$ 2,935.40				
02 Mortgage Insurance $ 78.79 per month for 15 mo.	$ 1,181.85				
03 Property Taxes $ 104.22 per month for 5 mo.	$ 521.10				
04					
05					
06					
07					
08 Aggregate Adjustment	$ 247.68				
H. Other	**$ 8,784.52**				
01 Flood Insurance to Welch, Tromp and Mante	$ 957.38	$ 314.88	$ 4,386.67	$ 608.57	$ 678.08
02 Pest Inspection Fee to Labadie, Hoeger and Quitzon	$ 1,411.72	$ 463.84	$ 3,290.47	$ 852.88	$ 489.45
03 Homeowners Insurance Premium to Barton, Trantow and Smith	$ 1,024.31	$ 187.83	$ 3,081.48	$ 241.56	$ 558.86
04 Title - Settlement Agent Fee to Marks-Block	$ 257.70	$ 586.44	$ 4,859.54	$ 894.01	$ 552.19
05 Underwriting Fee to Volkman Group	$ 746.64	$ 82.71	$ 1,779.84	$ 668.04	$ 361.27
06 Flood Monitoring Fee to Cormier-Hyatt	$ 222.89	$ 446.96	$ 3,277.20	$ 575.32	$ 128.25
07 Flood Insurance to Mueller LLC	$ 869.01	$ 407.74	$ 2,467.15	$ 345.31	$ 77.58
08 Survey Fee to Kuphal-Upton	$ 298.33	$ 506.14	$ 1,855.50	$ 529.55	$ 311.54
I. TOTAL OTHER COSTS (Borrower-Paid)	**$ 20,728.63**				
Other Costs Subtotals (E + F + G + H)	$ 15,202.21	$ 5,526.42			

J. TOTAL CLOSING COSTS (Borrower-Paid)	**$ 52,733.41**	
Closing Costs Subtotals (D + I)	$ 32,177.28	$ 20,556.13
Lender Credits	$ 689.29	$ 286.27