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	**$ 10,848.48**				
01 0.06 % of Loan Amount (Points)	$ 705.46	$ 237.74	$ 549.35	$ 280.34	$ 609.99
02 Flood Monitoring Fee	$ 342.14	$ 347.69	$ 83.47	$ 360.86	$ 222.11
03 Title - Settlement Agent Fee	$ 1,459.59	$ 677.07	$ 197.89	$ 702.35	$ 578.84
04 Home Inspection Fee	$ 403.50	$ 1,316.38	$ 129.48	$ 135.35	$ 705.77
05 Processing Fee	$ 1,111.62	$ 541.74	$ 639.54	$ 620.48	$ 295.47
06 Title - Insurance Binder	$ 295.19	$ 907.62	$ 134.67	$ 691.14	$ 366.57
07 Recording Fee	$ 1,435.35	$ 247.90	$ 280.64	$ 697.46	$ 500.04
08 Application Fee	$ 338.92	$ 480.57	$ 653.26	$ 727.95	$ 554.02
B. Services Borrower Did Not Shop For	**$ 4,345.83**				
01 HOA Processing Fee to Gulgowski-Klein	$ 321.06	$ 97.50	$ 81.74	$ 190.77	$ 116.58
02 Recording Fee to Doyle LLC	$ 330.50	$ 309.23	$ 110.50	$ 117.13	$ 107.28
03 Lock-in Fee to Windler, Ziemann and Gottlieb	$ 245.51	$ 72.75	$ 129.23	$ 113.90	$ 170.63
04 Title - Title Search to Borer, Bernier and Batz	$ 331.57	$ 218.87	$ 91.29	$ 192.38	$ 44.12
05 Appraisal Fee to Lehner Group	$ 102.66	$ 89.14	$ 149.53	$ 159.81	$ 122.02
06 Title Report/Title Insurance to Hilpert, Leffler and Dicki	$ 83.54	$ 301.19	$ 198.47	$ 32.77	$ 149.45
07 Notary Fee to Rippin-Murray	$ 283.65	$ 116.11	$ 126.47	$ 147.37	$ 93.21
08 HOA Capital Contribution to Tremblay-Kunze	$ 182.41	$ 165.67	$ 50.45	$ 188.89	$ 173.57
09 Courier Fee/Postage Fee to Ratke, McGlynn and Hagenes	$ 254.90	$ 303.98	$ 142.06	$ 115.69	$ 88.78
10 Mortgage Insurance to Cole-Stamm	$ 241.20	$ 294.39	$ 113.50	$ 33.73	$ 74.78
C. Services Borrower Did Shop For	**$ 13,550.50**				
01 Title Report/Title Insurance to Cartwright, Zboncak and Gulgowski	$ 415.27	$ 1,341.29	$ 722.96	$ 517.73	$ 188.66
02 Mortgage Broker Fee to Spencer-Ullrich	$ 790.39	$ 981.33	$ 437.57	$ 442.39	$ 131.20
03 Tax Monitoring Fee to Bechtelar-Bergstrom	$ 1,060.26	$ 523.74	$ 544.33	$ 577.83	$ 289.75
04 Homeowners Insurance Premium to Wyman, Stark and Barrows	$ 1,365.16	$ 883.77	$ 532.25	$ 442.46	$ 438.05
05 Courier Fee/Postage Fee to Trantow-Lebsack	$ 240.35	$ 572.39	$ 339.71	$ 296.19	$ 480.01
06 HOA Capital Contribution to Langosh, Sipes and Cruickshank	$ 1,303.04	$ 1,165.44	$ 369.62	$ 90.91	$ 199.36
07 Survey Fee to Miller LLC	$ 526.15	$ 815.10	$ 331.00	$ 145.65	$ 188.52
08 Underwriting Fee to Boyer-Ferry	$ 1,058.53	$ 508.29	$ 708.41	$ 443.85	$ 622.75
D. TOTAL LOAN COSTS (Borrower-Paid)	**$ 28,744.81**				
Loan Costs Subtotals (A + B + C)	$ 15,227.92	$ 13,516.89			

Other Costs					
E. Taxes and Other Government Fees	**$ 433.81**				
01 Recording Fees Deed: $ 39.81 Mortgage: $ 80.12	$ 119.93	$ 111.53	$ 51.75	$ 63.60	$ 166.69
02 Transfer Tax to Champlin-Goyette	$ 156.10	$ 46.25	$ 95.75	$ 75.53	$ 156.33
F. Prepaids	**$ 3,859.08**				
01 Homeowner's Insurance Premium (3 mo.) to Stokes, Senger and Kassulke	$ 535.86	$ 465.59	$ 202.16	$ 127.14	$ 368.37
02 Mortgage Insurance Premium (14 mo.) to Raynor, Bradtke and Kuhic	$ 748.02	$ 502.87	$ 746.44	$ 258.01	$ 531.79
03 Prepaid Interest ($ 24.95 per day from 7/27/01 to 8/2/00)	$ 283.56	$ 224.25	$ 152.07	$ 531.88	$ 654.23
04 Property Taxes (15 mo.) to Walker County	$ 849.02	$ 249.91	$ 311.33	$ 714.64	$ 618.95
05					
G. Initial Escrow Payment at Closing	**$ 4,851.35**				
01 Homeowner's Insurance $ 138.73 per month for 11 mo.	$ 1,526.03				
02 Mortgage Insurance $ 89.86 per month for 19 mo.	$ 1,707.34				
03 Property Taxes $ 85.08 per month for 18 mo.	$ 1,531.44				
04					
05					
06					
07					
08 Aggregate Adjustment	$ 86.54				
H. Other	**$ 9,936.81**				
01 Mortgage Insurance Premium to Gusikowski-Kertzmann	$ 673.36	$ 737.14	$ 3,517.83	$ 981.41	$ 606.54
02 Tax Monitoring Fee to Maggio and Sons	$ 172.08	$ 310.43	$ 2,777.25	$ 713.36	$ 338.76
03 Tax Monitoring Fee to Johns-Borer	$ 1,006.85	$ 121.52	$ 3,215.41	$ 403.08	$ 237.60
04 Underwriting Fee to Gulgowski-Durgan	$ 698.75	$ 733.17	$ 805.19	$ 326.93	$ 213.14
05 Notary Fee to Rippin Inc	$ 424.42	$ 623.21	$ 4,561.49	$ 152.51	$ 474.51
06 Mortgage Insurance Premium to Wilkinson, Stroman and Watsica	$ 584.05	$ 732.28	$ 2,634.39	$ 375.84	$ 340.22
07 Title - Lender's Title Insurance to Romaguera, Denesik and Carter	$ 1,073.33	$ 576.51	$ 2,128.56	$ 169.53	$ 217.05
08 Recording Fee to Crooks-Roberts	$ 804.00	$ 665.71	$ 3,356.92	$ 313.74	$ 380.03
I. TOTAL OTHER COSTS (Borrower-Paid)	**$ 19,081.05**				
Other Costs Subtotals (E + F + G + H)	$ 12,980.68	$ 6,100.37			

J. TOTAL CLOSING COSTS (Borrower-Paid)	**$ 47,825.86**				
Closing Costs Subtotals (D + I)	$ 28,208.60	$ 19,617.26			
Lender Credits	$ 172.52	$ 622.97			