# 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 |