

Your actual rate, payment, and cost could be higher. Get an official Loan Estimate before choosing a loan.

FEES WORKSHEET

Fee Details and Summary

Applicants: **TBD**
 Prepared By: **Secure Mortgage Company Ph. 713-355-9955**
2500 West Loop South, Suite 250, Houston, TX 77027

Application No: **P2023012601**
 Date Prepared:
 Loan Program:

This "Fees Worksheet" is provided for informational purposes ONLY, to assist you in determining an estimate of cash that may be required to close and an estimate of your proposed monthly mortgage payment. Actual charges may be more or less, and your transaction may not involve a fee for every item listed.

Total Loan Amount: **\$ 253,326** Interest Rate: **4.990 %** Term/Due In: **360 / 360 mths**

Fee	Paid To	Paid By (Fee Split**)		Amount	PFC / F / POC
ORIGINATION CHARGES					
Loan Discount Fee	Freedom Mortgage	Borrower	0.244%	\$ 619.10	✓
Loan Origination Fee	Secure Mortgage Company	Borrower	2.749%	\$ 6,844.19	✓
Lender Doc Prep Fee	Attorney Fee	Borrower		\$ 175.00	✓
OTHER CHARGES					
Appraisal Fee	Streetlinks Lender Solutions	Borrower		\$ (650.00)	✓
Credit Report Fee	Sarma	Borrower		\$ (50.00)	✓
Tax Service Fee	Freedom Mortgage	Borrower		\$ 85.00	
Up-Front Mortgage Insurance		Borrower		\$ 4,356.98	✓
Contract Processing Fee	Jaqui Butler NMLS 1452630	Borrower		\$ 500.00	✓
Lender's Title Insurance	Title Company	Borrower		\$ 1,650.00	✓
Title - Settlement/Escrow Fee	Title Company	Borrower		\$ 450.00	✓
Title - Abstract/Title Search Fee	Title Company	Borrower		\$ 100.00	
Title - Tax Certificate Fee	Title Company	Borrower		\$ 65.75	
Survey	Precision Surveyors	Borrower		\$ 450.00	
Mortgage Recording Charge		Borrower		\$ 175.00	
Daily Interest Charges		Borrower	\$ 35.11 x 1 day(s)	\$ 35.11	✓
Hazard Insurance Premium		Borrower	\$ 145.00 x 12 mth(s)	\$ 1,740.00	
Hazard Insurance Reserves		Borrower	\$ 145.00 x 3 mth(s)	\$ 435.00	
County Property Tax Reserves		Borrower	\$ 478.83 x 3 mth(s)	\$ 1,436.49	
Owner's Title Insurance	Title Company	Borrower		\$ 100.00	
HOA Transfer Fees	HOA	Borrower		\$ 250.00	

Due from Borrower:		Proposed Monthly Payment for Property:	
Sales Contract Price (+)	258,000.00	Loan Amount (-)	253,326.00
Improvements and Renovations (+)		Seller Credits (-)	15,000.00
Land (if acquired separately) (+)		Borrower Paid Outside of Closing (-)	700.00
Refi: Mortgage Loans to be Paid off (+)		Premium Credit (-)	0.00
Credit Cards and Other debts paid off (+)		Property Taxes	478.83
Closing Costs (+)	11,544.94	Mortgage Insurance	114.11
Est. Prepaid Items (+)	3,646.60	Assoc./Project Dues (Condo, Co-Op, PUD)	
Financed Mortgage Insurance (MIP,FF)(+)	4,356.00	Other	0.00
Discount Points (+)	619.10		
Total Cash From Borrower(s)		9,141.62	Total Monthly Payment
			2,096.30

* PFC = Prepaid Finance Charge F = FHA Allowable Closing Cost POC = Paid Outside of Closing
 ** B = Borrower S = Seller Br = Broker L = Lender TP = Third Party C = Correspondent