

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$ 3,690.00				
01 1% of Loan Amount (Points) to Loans Lending Corp.	1,895.00				
02 Origination Fee to Loans Lending Corp.	800.00				
03 Application Fee to Loans Lending Corp.	300.00				
04 Processing Fee to Loans Lending Corp.	295.00				
05 Underwriting Fee to Loans Lending Corp.	400.00				
06					
B. Services Borrower Did Not Shop For	\$ 455.00				
01 Credit Report Fee to CredStar	15.00				
02 Tax Monitoring to Tax Watchers	90.00				
03 Flood Determination Fee to CoreLogic	50.00				
04 Appraisal Fee to Appraisal Associates		300.00			
05					
06					
07					
08					
09					
10					
11					
12					
13					
C. Services Borrower Did Shop For	\$ 1,813.00				
01 Lenders Title Insurance to Title Company	1,538.00				
02 Endorsements to Title Company	150.00				
03 Closing Protection Letter to Title Company	125.00				
04					
05					
06					
07					
08					
09					
10					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$ 5,958.00				
Loan Costs Subtotals (A+B+C)	5,658.00	300.00			
Other Costs					
E. Taxes and Other Government Fees	\$ 2,319.50				
01 Government Recording Charges Deed: 86.75 Mortgage: 132.75 Release:	219.50				
02 City/County Tax/Stamps: 1% Deed: 2,100.00 Mortgage:	1,050.00		1,050.00		
03 State Tax/Stamps: 1% Deed: 2,100.00 Mortgage:	1,050.00		1,050.00		
04					
F. Prepays	\$ 5,681.99				
01 Homeowners Insurance Premium to ABC Insurance	1,200.00				
02 Mortgage Insurance					
03 Prepaid Interest from 01/22 to 02/01	220.00				
04 Property Taxes to Dauphin County Tax Assessor	4,261.39				
05					
06					
07					
08					
G. Initial Escrow Payment at Closing	\$ 910.23				
01 Homeowners Insurance 100.00 per month for 2 month(s)	200.00				
02 Property Taxes 355.12 per month for 2 month(s)	710.23				
03 Mortgage Insurance per month for 0 month(s)					
04 per month for month(s)					
05 per month for month(s)					
06 per month for month(s)					
07 per month for month(s)					
08 per month for month(s)					
09 Aggregate Adjustment					
H. Other	\$ 2,204.00				
01 Owners Policy to Title Company	1,652.00				
02 Notary Fees	57.00		47.00		
03 Broker Service Fee to Always Right Realty	495.00				
04 Broker Service and Conveyancing Fee to Boss Realty			590.00		
05 Real Estate Commission			12,600.00		
06 Pest Inspection to Tedd's Termite Service			195.00		
07 Past Due Property Taxes to Tax Claim Bureau			2,688.00		
08 Municipal Lien to Municipality			2,263.00		
09 State Lien to Commonwealth			2,340.00		
10 Payoff of Civil Judgment to Litigators & Lienners			1,715.00		
I. TOTAL OTHER COSTS (Borrower-Paid)	\$ 11,115.72				
Other Costs Subtotals (E + F + G + H)	11,115.72				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$ 17,073.72				
Closing Costs Subtotals (D + I)	16,773.72	300.00	24,538.00		
Lender Credits					