

FEES WORKSHEET

Fee Details and Summary

Applicants: **Fox Ridge**
 Prepared By: **Graystone Tower Bank Ph. 717-231-2700**
5115 E Trindle Road, Mechanicsburg, PA 17050

Application No:
 Date Prepared:
 Loan Program: **FHA 30 Year Fixed**

THIS IS NOT A GOOD FAITH ESTIMATE (GFE). 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: **\$ 144,127** Interest Rate: **3.750 %** Term/Due In: **360 / 360 mths**

ORIGINATION CHARGES

| | | | | |
|----------------|--|----------|-----------|---|
| Processing Fee | | Borrower | \$ 135.00 | ✓ |
| Admin Fee | | Borrower | \$ 250.00 | ✓ |
| Doc Prep | | Borrower | \$ 380.00 | ✓ |
| Wire/MERS | | Borrower | \$ 6.95 | ✓ |

OTHER CHARGES

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|-----------------------------|---------------------|----------|-------------|---|
| Appraisal Fee | Appraisal Logistics | Borrower | \$ 370.00 | |
| Credit Report Fee | CoreLogic Credco | Borrower | \$ 28.00 | |
| Flood Certification Fee | CoreLogic Credco | Borrower | \$ 10.00 | ✓ |
| Up-Front Mortgage Insurance | | Borrower | \$ 1,427.00 | ✓ |
| Appraisal Management Fee | Appraisal Logistics | Borrower | \$ 80.00 | ✓ |
| Final Inspection | Appraisal Logistics | Borrower | \$ 125.00 | ✓ |

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|----------------------------|--|----------|-----------|---|
| Document Preparation Fee | | Borrower | \$ 125.00 | |
| Notary Fee | | Borrower | \$ 35.00 | |
| Lender's Title Insurance | | Borrower | \$ 988.88 | |
| Endorsements | | Borrower | \$ 150.00 | |
| Closing Protection Letter | | Borrower | \$ 75.00 | ✓ |
| Incoming Wire Fee | | Borrower | \$ 10.00 | ✓ |
| Document Download/Shipping | | Borrower | \$ 75.00 | ✓ |

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|---------------------------|--|----------|-----------|--|
| Mortgage Recording Charge | | Borrower | \$ 200.00 | |
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| 1% transfer tax | | Borrower | \$ 1,479.00 | |
|-----------------|--|----------|-------------|--|

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|------------------------------|--|----------|-----------------------|-------------|
| Hazard Insurance Reserves | | Borrower | \$ 27.00 x 2 mth(s) | \$ 54.00 |
| County Property Tax Reserves | | Borrower | \$ 234.00 x 12 mth(s) | \$ 2,808.00 |

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|------------------------|---|----------|------------------------|-----------|---|
| Daily Interest Charges | o | Borrower | \$ 14.8076 x 15 day(s) | \$ 222.11 | ✓ |
|------------------------|---|----------|------------------------|-----------|---|

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|--------------------------|--|----------|----------------------|-----------|
| Hazard Insurance Premium | | Borrower | \$ 27.00 x 12 mth(s) | \$ 324.00 |
|--------------------------|--|----------|----------------------|-----------|

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|---------------------------------------|-------------------|-----------------|-------------------|-------------------------|---------------|
| Purchase Price (+) | 147,900.00 | Loan Amount (-) | 144,127.00 | Principal & Interest | 667.47 |
| Alterations (+) | | Seller Credit | 7,954.00 | Other Financing (P & I) | |
| Land (+) | | | | Hazard Insurance | 27.00 |
| Refi (incl. debts to be paid off) (+) | | | | Real Estate Taxes | 234.00 |
| Est. Prepaid Items/Reserves (+) | 3,408.11 | | | Mortgage Insurance | 136.97 |
| Est. Closing Costs (+) | 4,522.83 | | | Homeowner Assn. Dues | |
| PMI, MIP, Funding Fee (+) | 1,427.00 | | | Other | |

| | | | |
|--|-----------------|------------------------------|-----------------|
| Total Estimated Funds needed to close | 5,176.94 | Total Monthly Payment | 1,065.44 |
|--|-----------------|------------------------------|-----------------|

* 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