

Closing Cost Worksheet

Transaction ID: A36C329R
 Applicant(s): Nannette Delaney

Property Address: No Property
 Houston, TX, 77077
 Purchase Price: \$200,000.00
 LTV/CLTV: 96.50%/96.50%



Prepared: 06/14/2011
 Proposal: Proposal 1

1st Lien Base Loan Amt: \$193,000.00 Term: 30.00
 Loan Amt with MI/MIP/VAFF: \$194,930.00
 Interest Rate/APR: 4.500 %/5.411%
 2nd Lien Line/Loan Amt: \$0.00 Term: 0.00
 Interest Rate/APR: 0.000 %/0.000%
 1st Lien Loan Program: Govt Fixed 30
 2nd Lien Loan Program:

Lender: BANK OF AMERICA, N.A.
 Address: 16290 Katy Fwy
 Houston, TX 77094
 Prepared By: Shawna Oakley

This worksheet provides estimates of closing and property costs. It is intended to assist you in evaluating a loan or home purchase. It is not a Good Faith Estimate or a Truth-in-Lending Disclosure Statement required by federal law. If you submit an application to us, your Good Faith Estimate and Truth-in-Lending Disclosure Statement will be sent to you in the opening package. ADDITIONAL FEES AND CHARGES WHICH ARE NOT REFLECTED ON THIS WORKSHEET, MAY BE IMPOSED IN CONNECTION WITH YOUR LOAN AND WILL BE DISCLOSED ON THE GOOD FAITH ESTIMATE. This is not a commitment to lend, nor is it a rate lock, pre-qualification or pre-approval. Closing and settlement costs, reserve deposits, interest rate, and APR are subject to change, and the estimates shown above may be more or less depending on factors such as down payment, property type, and hazard and mortgage insurance. Charges from third parties, which may include Lender's affiliates, will be passed through at the actual cost charged by the third Party. You may wish to compare these estimated charges in considering the total cost of your mortgage.

ITEMS PAYABLE IN CONNECTION WITH LOAN

FIRST LIEN	SECOND LIEN			
\$ 730.98	-----	Discount Points	0.375/	%
\$ 500.00	-----	Appraisal Fee		- Paid to Third Party
\$ 35.00	-----	Credit Report Fee		- Paid to Third Party
\$ 89.00	S -----	Tax Service Fee		- Paid to Affiliate
\$ 26.00	-----	Flood Check Fee		- Paid to Affiliate

ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE

\$ 264.33	-----	Prepaid Interest	First Lien	11 Days Interest @ \$ 24.03
\$ 1,404.00	-----	Hazard Insurance - 1st Year	Second Lien	0 Days Interest @ \$ 0.00
				- Paid to Third Party

RESERVES DEPOSITED WITH LENDER

\$ 351.00	Hazard Ins Upfront Impound	3 Months @ \$	117.00 Month
\$ 1,275.00	County Taxes	3 Months @ \$	425.00 Month

TITLE CHARGES

\$ 530.00	-----	Closing/Escrow	- Paid to Third Party
\$ 1,349.46	-----	Owners Title Insurance	- Paid to Third Party
\$ 100.00	-----	Lenders Title Insurance	- Paid to Third Party
\$ 50.00	-----	Title Insurance Endorsement	- Paid to Third Party

GOVERNMENT RECORDING & TRANSFER CHARGES

\$ 160.00	-----	Recording	- Paid to Third Party
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TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:

\$ 7,000.00	Down payment
-----	Debts to Be Paid Off
\$ 4,220.44	Estimated Closing Costs
\$ 5,224.33	Estimated Prepaid Items/Reserves
\$ (1,438.00)	Seller Credit
-----	Lender Credit
\$ (1,930.00)	Financed PMI/FHA/VA Funding Fee
-----	Earnest Money
\$ 13,076.77	Total Funds From/ (To) Borrower
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TOTAL ESTIMATED MONTHLY PAYMENT:

\$ 987.68	First Lien P&I
-----	Second Lien P&I
\$ 425.00	Taxes
\$ 117.00	Hazard Insurance
\$ 183.60	Mortgage Insurance
-----	HOA Dues
-----	Other
\$ 1,713.28	Total Monthly Payment
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ADDITIONAL SETTLEMENT CHARGES

\$ 500.00	-----	Survey	- Paid to Third Party
\$ 150.00	-----	Condo/PUD HOA Transfer fee	- Paid to Third Party

\$ 9,444.77 ----- Sub Total Estimated Settlement Charges

\$ 9,444.77 TOTAL ESTIMATED BORROWER SETTLEMENT CHARGES

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"S" next to an item designates a cost to be paid by Seller in full or in part and totaled under Seller Credit below.

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