

FEES WORKSHEET
Fee Details and Summary

Applicants: ~~XXXXXXXXXX~~
Prepared By: C2 Financial Corporation Ph. 925-285-2172
10509 Vista Sorrento Pkwy #200, San Diego, CA 92121

Application #: ~~XXXXXXXXXX~~ 3224602
Date Prepared: 02/09/2019
Loan Program: 30 YR Conv BPMI

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: \$ 451,250		Interest Rate: 4.250 %		Term/Due In: 360 / 360 mths	
Fee	Paid To	Paid By (Fee Split**)		Amount	PFC / F / POC
ORIGINATION CHARGES					
Processing Fee	Processor	Borrower		\$ 740.00	✓
Underwriting Fee	To be Decided	Borrower		\$ 995.00	✓
Wire Transfer Fee	To be Decided	Borrower		\$ 17.00	✓
OTHER CHARGES					
Lender Credit		0.651 %		\$ (2,937.64)	✓
Appraisal Fee	Appraiser	Borrower		\$ 575.00	✓
Credit Report Fee	One Source Data	Borrower		\$ 45.00	✓
Tax Service Fee	To be Decided	Borrower		\$ 80.00	✓
Flood Certification Fee	To be Decided	Borrower		\$ 16.00	✓
Closing/Escrow Fee	Title/Escrow	Borrower		\$ 1,272.00	✓
Document Preparation Fee	Title/Escrow	Borrower		\$ 200.00	✓
Notary Fee	Title/Escrow	Borrower		\$ 200.00	✓
Lender's Title Insurance	Title/Escrow	Borrower		\$ 882.00	✓
Owner's Title Insurance	Title/Escrow	Borrower		\$ 1,543.00	✓
Pest Inspection Fee	Inspector	Borrower		\$ (350.00)	✓ ✓
Home Inspection	Inspector	Borrower		\$ (400.00)	✓ ✓
Mortgage Recording Charge	Tax Assessor	Borrower		\$ 120.00	✓
County and Loan	San Joaquin County	B=480.00 S=480.00		\$ 960.00	
Hazard Insurance Reserves	To be Decided	Borrower	\$ 94.01 x 3 mth(s)	\$ 282.03	
PMI/MIP/VA FF Reserves		Borrower	\$ 274.51 x 3 mth(s)	\$ 823.53	
County Property Tax Reserves	To be Decided	Borrower	\$ 494.79 x 4 mth(s)	\$ 1,979.16	
Daily Interest Charges	To be Decided	Borrower	\$ 52.5428 x 21 day(s)	\$ 1,103.40	
Hazard Insurance Premium	Insurance Carrier	Borrower	\$ 94.01 x 12 mth(s)	\$ 1,128.12	
ADDITIONAL SETTLEMENT CHARGES NOT INCLUDED ON GFE					
Cal State Realty TC	Real Estate Company	Borrower		\$ 525.00	✓

There are many variables that can and will effect your personal closing cost scenario.
This sheet can be used as a baseline however you should seek a personal consult with a
seasoned loan officer to lean more about your personal situation.
This closing scenario is for a \$475,000 Purchase with only 5% down payment.

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:				TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price (+)	475,000.00	Loan Amount (-)	451,250.00	Principal & Interest	2,219.88
Alterations (+)		CC Paid by Seller (-)	480.00	Other Financing (P & I)	
Land (+)				Hazard Insurance	94.01
Refi (incl. debts to be paid off) (+)				Real Estate Taxes	494.79
Est. Prepaid Items/Reserves (+)	5,316.24			Mortgage Insurance	274.51
Est. Closing Costs (+)	5,232.36			Homeowner Assn. Dues	
				Other	
Total Estimated Funds needed to close				Total Monthly Payment	3,083.19

* 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
Calyx Form - feews.frm (12/2013)