



Pre-Application Worksheet

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

Borrowers(s): **Aaliyah Johnson**
 Property Address: **TBD**
Fort Worth, TX 76102

Loan Officer: **Leslie Isbell**
 NMLS ID: **219206**
 Phone: **817-945-9751**
 Email: **lisbell@highlandsmortgage.com**
 Date Prepared: **07/09/2025**

Proposed Loan Terms		Estimated Monthly Payment	
Loan Amount (incl. Financed MIP/PMI/FF/USDA Fees)	\$196,278.00	Principal & Interest:	\$1,355.64
Base Loan Amount:	\$192,903.00	Hazard Insurance:	\$145.00
Loan Type:	FHA	County Real Estate Taxes:	\$288.00
Amortization:	Fixed	Mortgage Insurance:	\$88.04
Interest Rate:	7.375%	Total Monthly Payment:	\$1,876.68
LTV:	96.500%		
Term:	360 months		
APR:	8.411%		
Loan Number:	7004300618		
Sales Price (Purchase Only):	\$199,900.00		
Estimated Value:	\$199,900.00		

Origination Charges		Title and Closing Fees	
Loan Origination Fee	\$1,929.03	Owner's Title Insurance	\$119.00
Processing Fee	\$750.00	Lender's Title Insurance	\$1,480.95
Underwriting Fee	\$750.00		
Administration Fee	\$131.00	Total Title and Closing Fees:	\$1,599.95
Closing Fee	\$274.00		
Tax Service Fee	\$95.00	Recording and Transfer Fees	
Funding Fee	\$535.00	City/County/Stamps	\$0.00
		State Tax/Stamps	\$0.00

Total Origination Charges:	\$4,464.03	Total Recording and Transfer Fees:	\$0.00
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Credits and Discounts		Estimated Prepaid Items	
Total Credits and Discounts:	\$0.00	Daily Int. 24 days @ \$39.6589	\$951.81
Additional Settlement Charges		Mortgage Ins. Premium	\$3,375.80
Appraisal Fee	\$600.00	Homeowner's Insurance	\$1,740.00

Credit Report	\$295.00	Total Estimated Prepaid Items:	\$6,067.61
Flood Cert	\$6.50		
Document Preparation Fee	\$150.00	Reserves Deposited with Lender (Escrows)	
Survey Fee	\$425.00	Homeowner's Ins 3 mths. @ \$145.00	\$435.00
		Property Taxes 3 mths. @ \$288.00	\$864.00

Total Additional Settlement Charges:	\$1,476.50	Total Estimated Reserves:	\$1,299.00
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Summary of Costs and Credits			
Purchase Price:	\$199,900.00	Subordinate Financing/2 nd Mtg:	\$9,814.00
Total Est. Prepaid Items/Reserves:	\$3,990.81	CashDepositOnSalesContract	\$1,999.00
Total Est. Closing Costs:	\$7,445.48	Seller paid Owners title policy	\$1,358.00
PMI/MIP/Funding Fees:	\$3,375.80	Seller paid closing cost	\$3,000.00
		Loan Amount not including MIP/PMI/Funding Fees	\$192,903.00
		PMI/MIP Financed:	\$3,375.00
Total Costs:	\$214,712.09	Total Credits:	\$212,449.00

Cash From Borrower (Total Costs minus Total Credits): \$2,263.09

Prepared By:
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