

ITEMIZED FEE WORKSHEET

David Houze

NMLS: 200911

Phone: (602) 362-7691

Email: David@myepicloan.com

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

Borrower(s): Ironwood OpenHouse | File Number: R001531

Preparation Date: 07/24/2026

Property Value:	\$419,000.00	Loan Amount:	\$404,335	Total Loan Amt:	\$411,410
Loan Purpose:	Purchase	Occupancy:	Primary Residence	Property Type:	Detached
Product:	FHA 30 Year Fixed	Interest Rate:	5.890%	APR / Term:	6.754% / 360
Downpayment:	\$14,665				

Origination Charges:		\$6,150	Taxes and Other Government Fees:		\$70.00
Loan Origination Fee		\$4,900.00	Recording Fee For Deed		\$35.00
Underwriting		\$1,250.00	Recording Fee For Mortgage		\$35.00
Services Borrower Cannot Shop:		\$8,012.86	Prepays:		\$1,566.39
Appraisal Fee		\$600.00	Hazard Insurance (\$125.00x12mth(s))		\$1,500.00
Credit Report Fee		\$219.00	Prepaid Interest (\$66.39x1day(s))		\$66.39
Electronic Registration (Mers)		\$25.00	Initial Escrow Payment at Closing:		\$498.66
Flood Certification		\$8.00	County Property Tax (\$124.33x2mth(s))		\$248.66
MI Upfront Premium		\$7,075.00	Hazard Insurance (\$125.00x2mth(s))		\$250.00
MI Upfront Premium Paid In Cash		\$0.86	Other:		\$3,026.00
Tax Service		\$85.00	1/0 Buydown		\$3,026.00
Services Borrower Can Shop For:		\$2,315.00	Total Estimated Monthly Housing Payment		
Title - Closing Protection Letter Fee		\$25.00	First Mortgage		\$2,437.59
Title - Endorsement Fee		\$225.00	Hazard Insurance		\$125.00
Title - Escrow Fee		\$670.00	Property Tax		\$124.33
Title - Mobile Notary Fee		\$150.00	Mortgage Insurance		\$184.27
Title - Premium for Lender Coverage		\$1,245.00	Total Monthly Payment:		\$2,871.19
Total Estimated Funds Needed To Close					
Purchase Price		\$419,000.00			
Estimated Prepaid Items		\$2,065.05			
Estimate Closing Cost		\$12,498.00			
PMI, MIP, Funding Fee		\$7,075.86			
Total Due from Borrower at Closing (K)		\$440,638.91			
Lender Credit		\$1,000.00			
PMI, MIP, Funding Fee financed		\$7,075.00			
Loan Amount		\$404,335.00			
Total Paid Already by or on Behalf of Borrower at Closing (L)		\$412,410.00			
Total Estimated Funds From You:		\$28,228.91			

- Free 1/0 Buydown if Loan is Locked by August 31, 2026
- \$1000 of the Credit appears at Loan Origination
- The Full Credit appears on the Closing Disclosure
- Rate the first year would be 4.89%

Disclaimers

Information provided above reflects estimates of the charges that are likely to be incurred at the closing of this loan. Actual charges may be more or less. Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate.



Epic Mortgage LLC
4338 S. Leoma Lane, Chandler, AZ 85249
Company NMLS: 1851442

