

ITEMIZED FEE WORKSHEET

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NMLS: 200911

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

Borrower(s): 2130 E Virgo OpenHouse | File Number: R001531

Preparation Date: 08/31/2026

Property Value:	\$840,950.00	Loan Amount:	\$672,760	Total Loan Amt:	\$672,760
Loan Purpose:	Purchase	Occupancy:	Primary Residence	Property Type:	Detached
Product:	Conv 30 Year Fixed	Interest Rate:	6.375%	APR / Term:	6.466% / 360
Downpayment:	\$168,190				

Origination Charges:		\$6,150
Loan Origination Fee		\$4,900.00
Underwriting		\$1,250.00

Taxes and Other Government Fees:		\$70.00
Recording Fee For Deed		\$35.00
Recording Fee For Mortgage		\$35.00

Services Borrower Cannot Shop:		\$937.00
Appraisal Fee		\$600.00
Credit Report Fee		\$219.00
Electronic Registration (Mers)		\$25.00
Flood Certification		\$8.00
Tax Service		\$85.00

Prepays:		\$1,917.50
Hazard Insurance (\$150.00x12mth(s))		\$1,800.00
Prepaid Interest (\$117.50x1day(s))		\$117.50

Initial Escrow Payment at Closing:		\$863.84
County Property Tax (\$281.92x2mth(s))		\$563.84
Hazard Insurance (\$150.00x2mth(s))		\$300.00

Services Borrower Can Shop For:		\$3,046.00
Title - Closing Protection Letter Fee		\$25.00
Title - Endorsement Fee		\$225.00
Title - Escrow Fee		\$910.00
Title - Mobile Notary Fee		\$150.00
Title - Premium for Lender Coverage		\$1,736.00

Other:		\$0.00
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Total Estimated Funds Needed To Close	
Purchase Price	\$849,950.00
Estimated Prepaid Items	\$2,781.34
Estimate Closing Cost	\$10,203.00
Total Due from Borrower at Closing (K)	\$862,934.34
Loan Amount	\$672,760.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$672,760.00
Total Estimated Funds From You:	\$190,174.34

Total Estimated Monthly Housing Payment	
First Mortgage	\$4,197.15
Hazard Insurance	\$150.00
Property Tax	\$281.92
Total Monthly Payment:	\$4,629.07

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.



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