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

FEES WORKSHEET

Fee Details and Summary

Applicants:

Mr. Lockheed / Mrs. Lockheed

Prepared By:

INDEPENDENT BANK Ph. 940-566-5363

1600 REDBUD BLVD, Mckinney, TX 75069

autofilename Application No:

Date Prepared:

Loan Program: **CONV PURCHASE**

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: \$ 190,000	Interest Rate:	5.125 %	Term/Due In:	360 / 360 mths		
Fee	Paid To	Paid By (Fee Split**)			Amount	PFC / F / POC
ORIGINATION CHARGES						
Processing Fee to IBTX	IBTX	Borrower		\$	525.00	V
Underwriting Fee to IBTX	IBTX	Borrower		\$	750.00	V
OTHER CHARGES						
Appraisal Fee		Borrower		\$	650.00	
Credit Report Fee	IBTX FBO Kroll Factual Data	Borrower		\$	30.00	
Flood Certification Fee	IBTX FBO Core Logic	Borrower		\$	13.00	V
Appraisal Review	IBTX	Borrower		\$	99.00	
Final Inspection		Borrower		\$	175.00	
Doc Prep	Black, Mann and Graham	Borrower		\$	160.00	V
Closing Coordination	Black, Mann and Graham	Borrower		\$	100.00	V
Closing/Escrow Fee		Borrower		\$	400.00	V
Ttle - Tax Certs		Borrower		\$	45.00	
Title - Delivery Fee		Borrower		\$	50.00	V
Title GARC		Borrower		\$	9.00	
Survey		Borrower		\$	400.00	
Mortgage Recording Charge		Borrower		\$	135.00	V
Daily Interest Charges		Borrower	\$ 26.68 x 15 day(s)	\$	400.20	V
Hazard Insurance Premium		Borrower	\$ 100.00 x 12 mth(s)	\$	1,200.00	
Hazard Insurance Reserves		Borrower	\$ 100.00 x 3 mth(s)	\$	300.00	
County Property Tax Reserves		Borrower	\$ 458.00 x 3 mth(s)	\$	1,374.00	
Owner's Title Insurance		Borrower		\$	1,429.00	



Jim Lott

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TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:			TOTAL ESTIMATED MONTHLY PAYMENT:		
Purchase Price (+)	200,000.00	Loan Amount (-)	190,000.00	Principal & Interest	1,034.53
Alterations (+)		Owners Title Policy	1,429.00	Other Financing (P & I)	
Land (+)				Hazard Insurance	100.00
Refi (incl. debts to be paid off) (+)				Real Estate Taxes	458.00
Est, Prepaid Items/Reserves (+)	3,274.20			Mortgage Insurance	42.75
Est. Closing Costs (+)	4.970.00			Homeowner Assn. Dues	
	1,01.0.00			Other	

Total Estimated Funds needed to close	16,815.20	Total Monthly Payment	1,635.28

^{*} PFC = Prepaid Finance Charge ** **B** = Borrower **S** = Seller