



MORTGAGE LOAN ESTIMATE OF FEES

The information provided below reflects estimates of the charges that you are likely to incur at the settlement of your loan. The fees listed are estimates – the actual charges may be more or less. Your transaction may not involve a fee for every item listed.

<u>Item</u>	<u>Charge</u>	<u>Charge</u>
	<u>(Refinance)</u>	<u>(Purchase)</u>
Appraisal (Up to \$2,000,000 property value)	\$ 325.00	\$ 325.00
Application Fee	325.00	325.00
Courier Fee	125.00	125.00
Underwriting Fee	100.00	100.00
Document Preparation Fee	50.00	50.00
Credit Report	22.50	25.00
Flood Certification	10.00	10.00
Settlement or Closing Fee	353.00	950.00*
Title Insurance	200.00**	800.00
Recording Fees	260.00	260.00
Total	\$1,770.50	\$2,970.00

*Settlement fee listed is for purchases up to \$750,000 purchase price. Add \$50.00/\$50,000 of purchase price in excess of \$750,000.

**Title insurance listed is for refinances up to loan amount of \$750,000. Add \$.50/\$1,000 of loan amount in excess of \$750,000.

NOTE: For Purchases, the Settlement Fee and Title Insurance are estimates only and your charges may be more or less depending upon which title company is used. You may also have additional charges including, but not limited to, Attorneys Fees and Transfer Taxes.

For Purchases and Refinances, additional charges including, but not limited to, Real Estate Tax Escrow(if required), Private Mortgage Insurance(if required) and Prepaid Interest Charges may also apply.

Rates, terms and fees subject to change.

