

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$2,548.29				
01 3 % of Loan Amount (Points)	\$838.29		\$6,699.00		
02 Administration Fee	\$795.00				
03 Tax Service Fee	\$120.00				
04 Underwriting Fees	\$795.00				
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$3,281.55				
01 Appraisal Fee	\$600.00				
02 Closing Coordination Fee to HLM Loan Services, LLC	\$81.50				
03 Credit Report to Kroll Factual Data	\$70.70				
04 Document Preparation Fee to Devlin and Avant, P.C.	\$260.00				
05 Flood Certification to CoreLogic Flood Services	\$9.50				
06 Inspection Fee	\$150.00				
07 Title - E- Record Fee to Empire Title Company, Ltd.	\$22.40				
08 Title - Lender's Title Insurance to Empire Title Company, Ltd.	\$1,785.45				
09 Title - Settlement Fee to Empire Title Company, Ltd.	\$300.00				
10 Title - TX- Guaranty Fee to Empire Title Company, Ltd.	\$2.00				
C. Services Borrower Did Shop For	\$639.06				
01 Survey Fee to Tri Tech Surveying Company, LP	\$585.06				
02 Title - Tax Certificates to American Property Guard	\$54.00				
03					
04					
05					
06					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$6,468.90				
Loan Costs Subtotals (A + B + C)	\$6,468.90				

Other Costs

E. Taxes and Other Government Fees	\$100.00				
01 Recording Fees Deed: \$30.00 Mortgage: \$70.00	\$100.00				
02					
F. Prepays	\$823.76				
01 Homeowner's Insurance Premium (12 mo.) to ASI LLOYDS	\$736.00				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$43.88 per day from 9/29/22 to 10/1/22)	\$87.76				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance per month for mo.					
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04					
05					
06					
07					
08 Aggregate Adjustment	\$0.00				
H. Other	\$4,390.00				
01 HOA CAP/Assessment Fee to Grand Central Park	\$1,350.00				
02 HOA CAP/Assessment Fee to Grand Central Park	\$1,072.50				
03 HOA Dues to Villas of Grand Central Park	\$450.00				
04 HOA Resale Certificate to Empire Title Company, Ltd.	\$475.00				
05 HOA Resale Certificate to Lead Association Management	\$265.00				
06 HOA Set up Fees to Condocerts	\$20.00				
07 Prorated HOA Dues to Villas of Grand Central Park	\$7.50				
08 Real Estate Commission to Reconnection, LLC			\$10,050.00		
09 Title - Owner's Title Insurance (optional) to Empire Title Company, Ltd.	\$748.00				
10 TX Guaranty Assessment Recoupment to Empire Title Company, Ltd.	\$2.00				
I. TOTAL OTHER COSTS (Borrower-Paid)	\$5,313.76				
Other Costs Subtotals (E + F + G + H)	\$5,313.76				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$11,782.66				
Closing Costs Subtotals (D + I)	\$11,782.66		\$16,749.00		
Lender Credits					

