

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges					
01. % of Loan Amount (Points)					
02. Loan Origination Fee					
03.					
04.					
05.					
B. Services Borrower Did Not Shop For					
01. Appraisal Fee					
02. Credit Report Fee					
03.					
04.					
05.					
C. Services Borrower Did Shop For					
01. Attorney's Closing Fee					
02. Deed Preparation					
03. Title Ins Premium (Lender's and/or Owners Policy)					
04. Pest Inspection Report					
05. Survey					
06.					
D. TOTAL LOAN COSTS (Borrower Paid)					
Loan Costs Subtotals (A+B+C)					
Other Costs					
E. Taxes and Other Government Fees					
01. Recording Fees Deed: Mortgage:					
02. Excise Tax					
F. Prepays					
01. Homeowner's Insurance Premium (mo.)					
02. Mortgage Insurance Premium (mo.)					
03. Prepaid Interest (per day from to)					
04. Property Taxes (mo.)					
05.					
G. Initial Escrow Payment at Closing					
01. Homeowners Insurance per month for mo.					
02. Mortgage Insurance per month for mo.					
03. Property Taxes per month for mo.					
04.					
05.					
H. Other					
01. Brokerage Commission					
02. Home Inspection					
03. Home Warranty					
04. Courier Fee for Seller's Loan Payoff					
05. Courier Fee for docs to Buyer's Lender					
06.					
I. TOTAL OTHER COSTS (Borrower-Paid)					
Other Costs Subtotals (E+F+G+H)					
J. TOTAL CLOSING COSTS (Borrower-Paid)/Seller Paid					
Closing Cost Subtotals (D+I)					
Lender Credits					

Summaries of Transactions

BORROWERS TRANSACTION

K. Due from Borrower at Closing

- 01. Sale Price of Property
- 02. Sale Price of Personal Property Included in Sale
- 03. Closing Costs Paid at Closing (J)
- 04.

Adjustments

- 05.
- 06.
- 07.

Adjustments for Items Paid by Seller in Advance

- 08. City/Town Taxes to
- 09. County Taxes to
- 10. Assessments to
- 11.
- 12.
- 13.
- 14.

L. Paid Already by or on Behalf of Borrower at Closing

- 01. Deposit
- 02. Loan Amount
- 03. Existing Loan(s) Assumed or Taken Subject to
- 04.
- 05. Seller Credit

Other Credits

- 06. Due Diligence Fees
- 07.

Adjustments

- 08.
- 09.
- 10.
- 11.

Adjustments for Items Unpaid by Seller

- 12. City/Town Taxes to
- 13. County Taxes to
- 14. Assessments to
- 15.
- 16.

CALCULATION

Total Due from Borrower at Closing (K)
 Total Paid by or on Behalf of Borrower at Closing (L)
 Cash to Close From To Borrower

M. Due to Seller at Closing

- 01. Sale Price of Property
- 02. Sale Price of Personal Property Included in Sale
- 03.
- 04.
- 05.
- 06.
- 07.
- 08.

Adjustments for Items Paid by Seller in Advance

- 09. City/Town Taxes to
- 10. County Taxes to
- 11. Assessments to
- 12.
- 13.
- 14.
- 15.

N. Due from Seller at Closing

- 01. Excess Deposit
- 02. Closing Costs Paid at Closing
- 03. Existing Loan(s) Assumed or Taken Subject to
- 04. Payoff of First Mortgage Loan
- 05. Payoff of Second Mortgage Loan
- 06.
- 07. Due Diligence Fee
- 08. Seller Credit
- 09.
- 10.
- 11.
- 12.
- 13.

Adjustments for Items Unpaid by Seller

- 13. City/Town Taxes to
- 14. County Taxes to
- 15. Assessments to
- 16.
- 17.

CALCULATION

Total Due to Seller at Closing (M)
 Total Due from Seller at Closing (N)
 Cash to Close From To Seller