

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

INITIAL FEE WORKSHEET

NOTE: Although this statement provides information regarding estimated closing cost, it is not a Loan Estimate Disclosure that is required by the federal Real Estate Settlement and Procedure Act. If you apply for a loan with Denver Lending, you will receive a Loan Estimate.

09/26/2016

Estimated Closing Costs	Amount
A Administration Fee	995.00
A Processing Fee	750.00
A Loan Discount 0.791%	1,918.18
Appraisal Fee	600.00
A Title - Escrow/Settlement Fee	525.00
Title - Owner's Title Insurance (optional)	1,417.00
Title - Lender's Title Policy	350.00
A Title - Escrow Email Doc Fee	14.00
Recording Fee - Mortgage	25.00
Transfer Tax/City County Stamps	171.00

Estimated Prepaid Items	Amount
A Interest for 15 days @ 23.2534 per day	348.80
Mortgage Insurance	
Hazard Insurance	875.04
Hazard Insurance 2 mo @ 72.92 /mo	145.84
Mortgage Insurance mo @ 111.15 /mo	
Property Taxes 3 mo @ 208.33 /mo	624.99
Association Dues mo @ 250.00 /mo	
Flood Insurance mo @ /mo	
Aggregate Account Adj.	

Our Origination Charge (Total of 801)	1,745.00
Credit or Charge for Interest Rate (Total of 802)	1,918.18
Charges for all other settlement services	5,096.67
Total Estimated Settlement Charges	\$ 8,759.85
Less Fees Paid by Seller	\$ 0.00
Less Fees Paid By Lender	\$ 0.00
Total Borrower Fees	\$ 8,759.85

A = Included in APR; S = Paid by Seller; L = Paid by Lender; * = Paid Outside Closing
x = Not included on GFE

Denver Lending
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Matt Nockels

Borrower(s): **Anthony Palumbo**

Property: **TBD**
CO

Loan Program: **Conventional**
CONF FIXED 30 YR

Term in Months: **360**

Note Rate: **3.500%**

APR: **4.005%**

BuyDowns: **None**

Loan to Value: **97.00%**

Cumulative LTV: **97.00%**

a. Purchase price	\$ 250,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (debts to be paid off)	
e. Estimated Prepaid Items	1,994.67
f. Estimated Closing Costs	4,847.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	1,918.18
i. Total costs (items a - h)	258,759.85
j. Subordinate Financing	
k. Closing costs paid by Seller	
l. Application Deposit	
Earnest Money	
Owner's Title Insurance	1,417.00
m. Loan Amount (base)	242,500.00
n. PMI, MIP, Funding Fee Financed	0.00
o. Loan Amt. with Mortgage Insurance	242,500.00
p. Cash from / (to) Borrower	\$ 14,842.85

PROPOSED PAYMENT (PITI)	
First Mortgage (P&I)	\$ 1,088.93
Other Financing (P&I)	
Hazard Insurance	72.92
Real Estate Taxes	208.33
Mortgage Insurance	111.15
* Homeowner Assn. Dues	250.00
Other: Lines 1003, 1006, 1007	
* (not a reserve item)	
Total Payment (PITI)	\$ 1,731.33

This document is for informational purposes. It does not constitute a commitment or offer to lend. Your settlement charges may change depending on what product you are approved for, on what terms and when you are approved and/or close your loan. Interest rates and programs are subject to change without notice.

