

Sample 1 Refinance Costs

Loan Amount - \$105,000

Related Fees:

1% Origination fee	\$1,050.00
Credit Report	15.00
Flood certificate fee	9.00
Transfer of loan fee	490.00
Tax service fee	<u>68.00</u>
Total	\$1,632.00

Appraisal Fee	\$375.00
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Title Company Charges:

Closing Fee	195.00
Lenders Coverage	481.12
Endorsements	180.00
Overnight courier fee	40.00
Document prep fee	35.00
Reconveyance fee	75.00
Recording fees	<u>50.00</u>
Sub Totals	\$1,065.12

To Pay off Existing Mortgage:

Current Balance	\$81,000.00
Prepayment Penalty**	2,673.00 (if applicable)
Recording Fee	10.00
Statement Fee	<u>30.00</u>
Sub Total:	\$2,713.00

Estimated Total:	\$5,785.12
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Sample 2 Refinance Costs	
Loan Amount - \$150,000	
Related Fees:	
1% Origination fee	\$1,050.00
Loan Discount	
Appraisal fee	350.00
Credit Report	15.00
Lender's Inspection fee	
Mortgage Broker fee	400.00
Tax Related Service fee	69.00
Processing fee	485.00
Underwriting fee	595.00
Wire Transfer fee	
Doc fee	125.00
Flood certificate fee	9.00
Transfer of loan fee	490.00
Tax service fee	<u>68.00</u>
Estimated Total	\$3,656.00

Title Company Charges:	
Closing Fee	300.00
Document Preparation fee	
Notary fee	
Attorney fee	
Title Insurance:	650.00
Endorsements	150.00
Courier	40.00
Reconveyance	75.00
Estimated Total:	\$1,215.00
Government Recording & Transfer Charges:	
City/County Tax/Stamps:	
State Tax/Stamps:	
Recording fees	<u>45.00</u>
Estimated Total:	\$45.00
Additional Settlement Charges:	
Pest Inspection	
Estimated Closing Cost:	\$4,916.00