

Loan Details and Important Disclosures

All information below is estimated

Estimated on 07/15/2012 04:26 AM ET

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30-Year Fixed-Rate FHA Mortgage One loan with predictable payments. Government-backed.	<u>Loan Amount</u>	<u>Monthly Payment</u>	<u>Interest Rate / APR</u>	<u>Term</u>	<u>Discount Points</u>	<u>Closing Costs</u>	Find a Local Consultant Contact Us Call 1-877-937-9357 Get Prequalified Track Rates By Email
	\$127,645	\$685	3.25% / 4.139%	30 Years	0.0	\$6,145	

Property Details

Property Type: Single Family
 Occupancy: Owner Occupied
 State: VA
 County: Harrisonburg City
 Purchase Price: \$130,000

Estimated Settlement/Closing Costs and Details

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Estimated Settlement/Closing Costs

Estimated Prepaid Expenses

Mortgage Insurance Premium \$2,195
 Interest \$341

Lender Fees

Our Origination Charge \$655
 Credit for Interest Rate Chosen (\$798)

State and Local Statutory Fees

Deed Recording Fee \$43
 Mortgage Recording Fee \$56
 Deed - City/County tax/stamps \$108
 Mortgage - City/County tax/stamps \$105
 Deed - State tax/stamps \$325
 Mortgage - State tax/stamps \$314

Third Party Fees

Flood Certification Life of Loan \$19
 Survey \$500
 Full Appraisal \$495
 Owners Title Insurance Premium \$610
 Lenders Title Insurance Premium \$150
 Endorsement to Title \$30
 Settlement/Closing/Escrow \$875
 Courier Fee \$100
 TriMerge Credit Report \$22

Estimated Total Settlement Costs \$6,145

Estimated Monthly Payment and Closing Details

Estimated Monthly Payment

Mortgage Principal and Interest Payment \$556
 Mortgage Insurance \$129
 Estimated Total Monthly Payment \$685

Estimated Loan Amount

Purchase Price \$130,000
 Down Payment (\$4,550)
 Financed Settlement/Closing Costs \$2,195
 Estimated Total Loan Amount \$127,645

Estimated Cash Paid or Received at Closing

Down Payment \$4,550
 Estimated Total Settlement/Closing Costs \$6,145
 Financed Settlement/Closing Costs (\$2,195)

You Pay at Closing \$8,500

Benefits and Considerations

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View Important Disclosures, Assumptions and APR Information

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