

Estimate of Closing Costs:

(Conventional Loans)

Loan Amount

\$100,000

Item No.	Estimate:		Closing Cost Option				
			No Cost	0+0	1+0	1+1	1+2
801	Loan Origination Fee	*	\$0	\$0	\$1,000	\$1,000	\$1,000
802	Discount Points	*	0	0	0	1,000	2,000
803	Appraisal Fee	1	0	275	275	275	275
804	Credit Report		0	4	4	4	4
	Lender Fees	2 *	0	325	325	325	325
	Document Preparation	3 *	0	65	65	65	65
1101	Closing/ Settlement Fee	4	0	175	175	175	175
1108	Title Insurance (State of Michigan)	5abc	0	220	220	220	220
1201	Recording Fee	6 *	0	44	44	44	44
1301	Survey	7	0	90	90	90	90
	Flood Determination	8 *	0	10	10	10	10
	SUB TOTAL:	9ab *	\$0	\$1,208	\$2,208	\$3,208	\$4,208

Interest Rates

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Click on: [Current Rates](#)

APR's

11

- 1 Varies by location of the property and the type of inspection required (max. \$350).
- 2 Interfirst Wholesale Lending™ a division of ABN AMRO, Inc.
- 3 Entyre Document Preparation, Inc. / EDP®. Plus \$50 to Interfirst Wholesale Lending a division of ABN AMRO, Inc. on Temporary Buydown Programs.
- 4 Varies by Title Insurance Company (max. of \$350).
- 5a Add \$1.40 per \$1,000 of additional loan amount. For new construction refer to 6c (below).
- 5b Subtract \$49.60 for properties located in the counties of: Allegan, Barry, Clinton, Eaton, Grand Traverse, Ingham, Ionia, Kent, Leelanau, Montclm, Muskegon, Newaygo and Ottawa.
- 5c New Constuction (e.g. not previously occupied) properties multiply by 2.5 (x 2.5) of record.
- 6 Includes \$11.00 to record the assignment of mortgage (included in APR calculation).
- 7 Assuming you have an provided a acceptable photo copy of a mortgage survey.
- 8 Flood zone determination prepared by Stewart Motgage Information.
- 9a Does not include items to be paid in advance (i.e. Prepaid) such as the interest adjustment, hazard insurance premiums and/or escrow reserves for property taxes and insurance's).
- 9b Escrow Waiver's are available upon request only and are subject to the Lenders approval for an additional fee of ¼% (.25%).
- 10 Subject to change without notice.

Program

11 APR Calculations

- No Cost** No Loan Origination Fee, No Discount Points and all closing cost paid by 2mtg.com. The APR shown is for a first lien position (with no subordinate financing) on a single family residence (existing home resale only) with a LTV of 80% or less and includes 15 day of prepaid interest. **
- 0+0** No Loan Origination Fee, No Discount Points and all closing cost paid by Borrower's. The APR shown is for a first lien position (with no subordinate financing) on a single family residence with a LTV of 80% or less and includes a Processing Fee of \$325, Document Preparation Fee of \$65, Flood Zone Determination of \$10.00 and 15 days of prepaid interest.**
- 1+0** 1% Loan Origination Fee, No Discount Points and all closing cost paid by Borrower's. The APR shown is for a first lien position (with no subordinate financing) on a single family residence with a LTV of 80% or less and includes a 1% Loan Origination Fee, a Processing Fee of \$325, Document Preparation Fee of \$65, Flood Zone Determination of \$10.00 and 15 days of prepaid interest. **
- 1+1** 1% Loan Origination Fee, 1% Discount Point and all closing cost paid by Borrower's. The APR shown is for a first lien position (with no subordinate financing) on a single family residence with a LTV of 80% or less and includes a 1% Loan Origination Fee, 1% Discount Point , a Processing Fee of \$325, Document Preparation Fee of \$65, Flood Zone Determination of \$10.00 and 15 days of prepaid interest. **
- 1+2** 1% Loan Origination Fee, 2% Discount Point and all closing cost paid by Borrower's. The APR shown is for a first lien position (with no subordinate financing) on a single family residence with a LTV of 80% or less and includes a 1% Loan Origination Fee, 2% Discount Points , a Processing Fee of \$325, Document Preparation Fee of \$65, Flood Zone Determination of \$10.00 and 15 days of prepaid interest. **

* Included in APR if paid from Borrower's.

** Prepaid interest varies depending on the day of closing.