

Estimate of Closing Costs:

(Conventional Loans)

Loan Amount

\$100,000

HUD-1

Closing Cost Option

Item No.	Estimate:	No Cost	0 Points	1 Point	2 Points	3 Points
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) 5abcd	0	275	275	275	275
1201	Recording Fee 6 *	0	44	44	44	44
1301	Survey 7	0	0	0	0	0
	Flood Determination 8 *	0	10	10	10	10
	SUB TOTAL: 9ab *	\$0	\$1,173	\$2,173	\$3,173	\$4,173

Interest Rates
APR's

10
11

Click on: [Current Rates](#)

- 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 \$1.75 per \$1,000 of additional loan amount (Refer to Chart).
- 5b Subtract \$62.00 for properties located in the counties of: Allegan, Barry, Clinton, Eaton, Grand Traverse, Ingham, Ionia, Kent, Leelanau, Montclam, Muskegon, Newaygo and Ottawa.
- 5c Add an additional \$1.75 per \$1,000 increase from original amount of "existing" first mortgage of record.
- 5d A copy of "Owner's Policy Of Title Insurance" may be required (required in Florida) for credit.
- 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, State taxes and or stamps 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 eRefi.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 Points** 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 Point** 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. **
- 2 Points** 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. **
- 3 Points** 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.