

## Streamlined Borrower Fee Worksheet

- **What it Does:** The Streamlined Borrower Fee Worksheet lets you deliver a simple fee summary without having to prepare a full loan estimate. This is a great help during prequalification.

- **Why It's Important:** The Streamlined Borrower Fee helps provide a printed summary for the borrower of loan fees for borrower education and prequalification purposes. It's easy to use and prepopulates fees from the Itemization.

- **How Does It Increase Productivity?** The Streamlined Borrower Fee Summary helps you educate the borrower and discuss options before you trigger a loan estimate.

- **Does the Tool Integrate with Other Teraverde Products?** Absolutely. The tool is integrated with all other Teraverde Productivity Solutions.

- **What's Included?** Streamlined Borrower Fee Summary licensed code, Installation Guide and Administrator's Guide.

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

Lender: Testing Bank Account  
Merrimac, MA 01860

Prepared for:  
John D Homeowner and Jane A Homeowner  
23 Cypress Rd  
Burlington, NJ 08016

Date: 11/13/2019  
Loan Number: TEST171100026  
Estimated Closing Date: 01/01/2018

Prepared by: Officer User  
NMLS: 111111  
Phone:  
Email: ataat@tct.com

Loan Type: FHA  
Loan Term: 360 mos.  
Interest Rate: 4.000%  
APR: 4.851%  
Loan to Value: 80.000%

Estimated Closing Cost		Estimated Prepaid Items & Reserves for Escrow	
Processing Fee	4000.00	Mortgage Ins. Premium	222.00
Underwriting Fee	100.00	Homeowner's Insurance	150.00
Wire Transfer Fee	500.00	Property Taxes	600.00
Loan Origination Fee		Homeowner's Dues	
Application Fee		Homeowner's Ins 2 mths. @50.00	100.00
Discount Points:		Mortgage Ins. 3 mths. @165.33	495.99
Attorney's Fees-Borrower Chosen	224.00	Property Taxes 2 mths. @100.00	200.00
Appraisal Fee	400.00	Homeowners Association-Impound 2 mths.	60.00
Credit Report	500.00	@30.00	
Flood Cert	700.00	<b>Total Estimated Prepaids/Escrows</b>	<b>3,076.97</b>
Tax Service Fee	600.00	<b>Total Amount Financed</b>	
CLO Access Fee	35.00	Sales Price	250,000.00
Courier Fee	65.00	+ Improvements	0.00
IA Title Guaranty Fee	85.00	<b>Adjusted Sales Price</b>	<b>250,000.00</b>
Notary Fee	95.00	- Down Payment	52,942.97
Closing Fee	2200.00	- Second Lien (Subordinate)	0.00
Recording Fees	60.00	<b>Loan Amount</b>	<b>200,000.00</b>
State Tax Stamps	80.00	+ Financed MI/MIP/Funding Fee	
<b>Total Estimated Closing Costs</b>	<b>9,144.00</b>	<b>Total Amount Financed</b>	<b>200,000.00</b>
Funds for Closing		Estimated Monthly Payment	
(Paid by Cashier's Check or Wire Transfer at Loan Closing)		Principal & Interest:	954.83
Estimated Adjusted Sales Price		Other/Secondary Financing (P & I):	333.00
+ Estimated Closing Costs	9,144.00	Hazard Insurance:	50.00
+ Estimated Prepaids/Reserves	3,076.97	Real Estate Taxes:	100.00
<b>Total</b>	<b>262,942.97</b>	Mortgage Insurance:	165.33
- Loan Amount	200,000.00	HOA Dues:	111.00
- Second Lien (Subordinate)	0.00	Other:	30.00
- Earnest Money/Option Fee/POC	10,000.00	<b>Total Estimated Monthly Payment</b>	<b>1,744.16</b>
- Seller Concessions			
- Lender Paid			
- Other (Realtor, RELO, MIP Refund, etc)			
- Seller Title Ins Credit			
<b>Estimated Funds to Close</b>	<b>52,942.97</b>		

### Pricing:

Lenders closing > 2,000 loans per year: \$3,750 single payment  
Lenders closing < 2,000 loans per year: \$2,500 single payment

Annual maintenance after first year is 10% of purchase price, billed annually and covers periodic updates of the product.

