



Itemization - Refinance-Brokered Loan

This worksheet is for informational purposes only. Rates are subject to change without notice.

Please call Ted Utley at 541-681-6036 for more information.

Client: Jane Benjamin

Date: October 15, 2012

Est. Property Value: 290,000

Loan Amount: 132,500

Property: 1431 East 22nd
Eugene, OR 97405

Interest Rate: 2.750%

Loan Term (months): 180

Down Payment: 0

Property will be: Primary Residence

Loan Program: Conventional 15 Year Fixed

LTV: 45.69% CLTV: 45.69%

ITEMS PAYABLE WITH LOAN & OTHER CHARGES

801	Broker Fees	(1.75%)	2,318.75
801	Property Inspection Waiver		-
801	Underwriting		850.00
802	Origination Credit	(2.125%)	(2,815.63)
802	Origination Points	(0.00%)	-

Our Origination Fee 353.13

804	Appraisal		550.00
805	Credit Report		35.00
1102	Title Closing Fee		300.00
1108	Title Insurance		783.00
1109	Reconveyance Fee		146.00
1202	Recording Fees - County		140.00
1206	Gov't Lien Search		25.00

Total Estimated Closing Costs 2,332.13

TOTAL ESTIMATED MONTHLY PAYMENTS

1st Principal and Interest	899.17
Home Owners Insurance	50.00
Real Estate Taxes	307.75
Home Owners Association	-
Mortgage Insurance	-

Total Estimated Monthly Payment 1,256.92

APR = 3.114%

ITEMS REQUIRED TO BE PAID IN ADVANCE

901	Interest		151.82
	Daily Interest:	10.12 Days:	15
903	Home Owners Insurance (12 mos)		-
904	Property Taxes		-

RESERVES FOR ESCROW

1002	Home Owners Insurance (mos)	6	300.00
1004	Property Tax - Months Collected	2	615.50

Total Estimated Prepaids Charges 1,067.32

SUMMARY

New 1st Mortgage Loan Amount	132,500.00
Existing 2nd Mortgage	-
Payoffs	129,000.00
Total Estimated Closing Costs	2,332.13
Total Estimated Prepaid Charges	1,067.32
Total Costs	3,399.45

Estimated Cash Back 100.55

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