



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: 129,300

Property: 1431 East 22nd
Eugene, OR 97405

Interest Rate: 3.500%

Loan Term (months): 180

Down Payment: 0

Property will be: Primary Residence

Loan Program: Conventional 15 Year Fixed

LTV: 44.59%

CLTV: 44.59%

ITEMS PAYABLE WITH LOAN & OTHER CHARGES

801	Broker Fees	(0%)	-
801	Property Inspection Waiver		-
801	Underwriting		-
802	Origination Credit	(0%)	(1,979.00)
802	Origination Points	(0.00%)	-

Our Origination Fee (1,979.00)

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 -

TOTAL ESTIMATED MONTHLY PAYMENTS

1st Principal and Interest 924.34

Home Owners Insurance -

Real Estate Taxes -

Home Owners Association -

Mortgage Insurance -

Total Estimated Monthly Payment 924.34

APR = 3.521%

ITEMS REQUIRED TO BE PAID IN ADVANCE

901	Interest	188.56
	Daily Interest: 12.57 Days: 15	

903 Home Owners Insurance (12 mos) -

904 Property Taxes -

RESERVES FOR ESCROW

1002	Home Owners Insurance (mos)	0	-
1004	Property Tax - Months Collected	0	-

Total Estimated Prepaids Charges 188.56

SUMMARY

New 1st Mortgage Loan Amount 129,300.00

Existing 2nd Mortgage -

Payoffs 129,000.00

Total Estimated Closing Costs -

Total Estimated Prepaid Charges 188.56

Total Costs 188.56

Estimated Cash Back 111.44

Oregon Community Credit Union
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