

COST ANALYSIS WORKSHEET

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

Lender:	CORNERSTONE HOME LENDING, INC. 1828 STATE STREET SANTA BARBARA, CA 93101 NMLS#: 1634396	Prepared By:	MARK JOHNSON LOAN OFFICER NMLS#: 451091 877-216-8897
Prepared for:	VINEYARD VILLAGE SAMPLE	Loan Type:	CF30-CONF 30 YEAR FIXED
Date:	02/08/2018	Note Rate:	4.625 %
Loan Number:	5100000500	Loan Term:	360
Closing Date:	02/28/2019	APR:	4.6843 %
First Payment Date:	04/01/2019	Loan to Value:	80.00 %

Estimated Closing Costs

Processing Fee	\$ 600.00
Underwriting Review	\$ 695.00
Appraisal Fee	\$ 500.00
Credit Report	\$ 40.00
Flood Certification	\$ 7.00
HOA Questionnaire Fee	\$ 150.00
Loan Doc Prep Fee	\$ 17.00
Title - Escrow/Settlement/Closing Fee	\$ 635.00
Title - Mortgagee's Title Policy	\$ 746.00
Title - Notary Fees	\$ 200.00
Title - Title Insurance Endorsements	\$ 25.00
Title - Title Processing Fee	\$ 280.00
Recording Fee	\$ 200.00
Transfer Tax	\$ 434.00
HOA Transfer Fee	\$ 375.00

Total Estimated Closing Costs \$ 4,904.00

Funds for Closing

Estimated Adjusted Sales Price	\$ 434,000.00
+ Estimated Closing Costs	\$ 4,904.00
+ Estimated Prepaids/Reserves	\$ 43.99
Total	\$ 438,947.99
- First Lien	\$ 347,200.00
- Second Lien (Subordinate)	---
- Earnest Money/Option Fee/POC	---
- Seller Paid	\$ 3,000.00
- Lender Paid	\$ 570.00
- Gift	---
- Other (Realtor, Relo, MIP Refund, etc.)	---
- Seller Title Ins Credit	---
= Estimated Funds to Close	\$ 88,177.99
Paid by Cashier's Check or Wire Transfer at Loan Closing	

Estimated Prepaid Items & Reserves for Escrow

Prepaid Interest (1 days @ \$43.99) \$ 43.99

Total Estimated Prepaids/Escrow \$ 43.99

Total Amount Financed

Sales Price (Payoff for Refinance)	\$ 434,000.00
+ Improvements	---
= Adjusted Sales Price (Payoff)	\$ 434,000.00
- Down Payment	\$ 86,800.00
- Second Lien (Subordinate)	---
= First Lien Amount	\$ 347,200.00
+ Financed MI/MIP/Funding Fee	---
= Total Amount Financed	\$ 347,200.00

Estimated Monthly Mortgage Payment

Estimated 1st Lien Principal & Interest	\$ 1,785.09
+ Estimated 2nd Lien Principal & Interest	---
+ Estimated Property Taxes	\$ 397.83
+ Estimated Hazard Insurance	---
+ Estimated Mortgage Insurance	---
+ Estimated Homeowners Association	\$ 165.00
+ Other (Flood, Windstorm, etc.)	---
= Total Estimated Monthly Payment	\$ 2,347.92

