



James White

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INITIAL FEES WORKSHEET

James White

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

Quote Number: 11265143

Preparation Date: 10/11/2023 3:45 PM EDT

Loan Purpose:	Purchase	Purchase Price:	\$650,000.00	Loan Amount:	\$520,000.00
Property Type:	Single Family Detached	Occupancy:	Investment	No. of Units:	1
Credit Score:	740	ZIP / State:	02131 / Massachusetts	Escrow:	None Waived
Product:	30 Year VA Fixed	Rate / APR:	[REDACTED]	Lock Period:	30 Days

Lender Fees	\$1,200.00
Underwriting Fee	\$1,200.00
Credit or Charge for Interest Rate	\$0.00

Taxes and Other Government Fees	\$500.00
Recording Fee	\$500.00
Transfer Taxes	\$0.00

Third Party Fees	\$3,973.00
Services You Cannot Shop For	
Flood Certificate Fee	\$8.00
Tax Monitoring Fee	\$85.00
Credit Report Fee	\$75.00
Appraisal Fee	\$600.00
MERS Registration Fee	\$25.00
Services You Can Shop For	
Escrow/Closing Fee - Other	\$750.00
Title - Municipal Lien Certificate Fee	\$50.00
Title - Lender's Title Insurance	\$1,430.00
Title - Survey Fee	\$125.00
Title - Owner's Title Insurance (Optional)	\$825.00

Prepays and Initial Escrow Payment at Closing	\$5,690.00
Prepays	
Prepaid Interest (20 Days @ \$59.50)	\$1,190.00
Hazard Insurance Premium (12 Months @ \$100.00)	\$1,200.00
Mortgage Insurance Premium (0 Months @ \$0.00)	\$0.00
Supp Property Insurance Premium (0 Months @ \$0.00)	\$0.00
Property Taxes (3 Months @ \$500.00)	\$1,500.00
Initial Escrow Payment at Closing	
Aggregate Adjustment	\$0.00
Hazard Insurance Reserve (3 Months @ \$100.00)	\$300.00
Mortgage Insurance Reserve (0 Months @ \$0.00)	\$0.00
Supp Property Insurance Reserve (0 Months @ \$0.00)	\$0.00
Property Taxes (3 Months @ \$500.00)	\$1,500.00

Estimated Proposed Monthly Housing Expense	
First Mortgage P&I	[REDACTED]
Other Financing P&I	\$0.00
Homeowner's Insurance	\$100.00
Property Taxes	\$500.00
Mortgage Insurance	\$0.00
TOTAL APPROXIMATED MONTHLY PAYMENT	\$4,784.04

Estimated Funds to Close:	
Downpayment/Funds from Borrower	\$130,000.00
Lender Fees	\$1,200.00
Third Party Fees	\$3,973.00
Taxes and Other Government Fees	\$500.00
Prepays and Initial Escrow	\$5,690.00
Estimated Total Payoffs	\$0.00
Funds Due from Borrower (A)	\$141,363.00
Lender Credits	
Lender Credits	\$0.00
Seller Credits	
Seller Credits	\$0.00
Total Credits Applied (B)	\$0.00
ESTIMATED CASH FROM BORROWER (A - B)	\$141,363.00

This estimate is provided for illustrative and informational purposes only based on the initial basic loan scenario provided. This is not a loan approval or commitment to lend. Rates effective as of 10/11/2023 and are subject to change. Annual Percentage Rate (APR) is an estimate based on criteria provided. Until you lock your rate, APR and terms are subject to change or may not be available at commitment or closing.



JSW Mortgage
Company NMLS: 2368299
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