

Itemized Fee Worksheet

(For Use with Service Providers and Investors)

Date: 04/14/2011

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By: MIDDLE TENNESSEE MORTGAGE 210 SKYLINE CIRCLE, SUITE A Dickson, TN 37055 Lisa James 615-446-6755		Subject Property:		Borrower(s):	
Loan Number: 3		Interest Rate: 4.875 %		Type of Loan: Farmer/Home Administrator	
Loan Program:		Term: 360		Base Loan Amt: 144,974.00	
Sales Price: 139,900.00		Total Loan Amt: 144,974.00			
Estimated Closing Costs			Estimated Reserve/Prepaid Costs		
800. Items Payable in Connection with Loan			900. Items Required by Lender to be Paid in Advance		
Loan Origination Fees % \$ _____			901. A Daily Interest 15 Days @ \$19.36 \$ 280.40		
Application Fees \$ _____			902. Mortgage Ins Premium to \$ _____		
Processing Fees \$ _____			903. Homeowner's Insurance to \$ 600.00		
A Underwriting Fees \$ 350.00			904. \$ _____		
Broker Fees % + \$ _____			905. VA Funding Fee \$ _____		
Broker Compensation % + \$ _____			906. Flood Insurance \$ _____		
802. Credit or Charge for Interest Rate \$ _____			907. \$ _____		
803. Adjusted Origination Charges \$ 350.00			908. \$ _____		
804. Appraisal Fee to \$ 400.00			909. \$ _____		
805. Credit Report to \$ _____			910. \$ _____		
806. Tax Service to \$ _____			Reserves Deposited with Lender		
807. A Flood Certification to CoreLogic Flood \$ 18.00			1001. Initial Deposit into Escrow Account \$ 510.00		
808. \$ _____			1002. Homeowner's Ins 3 mths @ \$ 50.00 \$ 150.00		
809. \$ _____			1003. Mortgage Ins mths @ \$ _____		
810. \$ _____			1004. Property Taxes 4 mths @ \$ 90.00 \$ 360.00		
811. \$ _____			1005. City Property Tax mths @ \$ _____		
812. \$ _____			1006. Flood Reserve mths @ \$ _____		
813. \$ _____			1007. mths @ \$ _____		
814. \$ _____			1008. mths @ \$ _____		
815. A RECD \$ 5,074.00			1009. mths @ \$ _____		
816. \$ _____			1010. Aggregate Adjustment - \$ _____		
817. \$ _____			Total Estimated Reserve/Prepaid Costs \$ 1,400.40		
818. \$ _____			Transaction Summary		
819. \$ _____			Total Estimated Monthly Payment		
1100. Title Charges			Principal and Interest \$ 767.21		
1102. A Settlement or Closing Fee \$ 150.00			Other Financing (P & I) \$ _____		
1103. Owner's Title Insurance \$ 465.00			Hazard Insurance \$ 50.00		
1104. Lender's Title Insurance \$ 45.00			Real Estate Taxes \$ 90.00		
1109. Title Search Fee \$ 185.00			Mortgage Insurance \$ _____		
1110. \$ _____			HOA Dues \$ _____		
1111. \$ _____			Other \$ _____		
1112. \$ _____			Total Monthly Payment \$ 907.21		
1113. \$ _____			Closing Costs Summary		
1114. \$ _____			Borrower Paid Closing Costs (a) \$ 8,862.54		
1200. Government Recording and Transfer Charges			Total Non-Borrower Paid CC (b) \$ _____		
1202. Recording Fees \$ 81.00			Total Closing Costs (a + b) \$ 8,862.54		
1203. Transfer Taxes \$ 682.05			Total Estimated Funds Needed to Close		
1204. City/County Tax/Stamps \$ _____			Purchase Price/Payoff (+) \$ 139,900.00		
1205. State Tax/Stamps \$ _____			Total Estimated Closing Costs (+) \$ 7,482.14		
1206. Record Assignment \$ 12.00			Total Estimated Reserve/Prepaid Costs (+) \$ 1,400.40		
1207. \$ _____			Discounts (if borrower will pay) (+) \$ _____		
1208. \$ _____			FHA UFMP/VA Funding Fee (+) \$ _____		
1300. Additional Settlement Charges			Total Costs (c) \$ 148,782.54		
1302. \$ _____			Loan Amount (-) \$ 144,974.00		
1303. \$ _____			Non-Borrower Paid Closing Costs (-) \$ _____		
1304. \$ _____			FHA UFMP/VA Fee Financed (-) \$ _____		
1305. \$ _____			First Mortgage (-) \$ _____		
1306. \$ _____			Second Mortgage (Sub Financing) (-) \$ _____		
1307. \$ _____			Closing Costs from 2nd Lth (-) \$ _____		
1308. \$ _____			Total Credits (d) \$ 144,974.00		
1309. \$ _____			Cash from borrower (c - d) \$ 3,788.54		
1310. \$ _____					
1311. \$ _____					
Total Estimated Closing Costs \$ 7,482.14					

LOAN PROGRAM
 USDA RURAL
 HOUSING
 MINIMUM CREDIT
 SCORE 620
 APR 5.189%

1 PROPERTY TAXES AND
 HOMEOWNER INSURANCE
 ARE ESTIMATES.

* Cost to be paid
 by buyer or
 seller.