

Itemized Fee Worksheet

(For Use with Service Providers and Investors)

Date: **07/23/2012**

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: Nova Home Loans 24 S. Weber St. Ste. 100 Colorado Springs, CO 80903 Elton Jason Twitchell 719-884-5500	Subject Property: Colorado Springs, CO 80920	Borrower(s): George Connelley Edeza Connelley
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Loan Number: 2312077908	Interest Rate: 3.250 %	Type of Loan: VA	Base Loan Amt: 405,000.00
Loan Program: VA 30 Year Fixed	Term: 360	Sales Price: 405,000.00	Total Loan Amt: 405,000.00

Estimated Closing Costs

800. Items Payable in Connection with Loan			1100. Title Charges	
Loan Origination Fees	%	\$ _____		\$ _____
Application Fees		\$ _____		\$ _____
A Processing Fees		\$ 995.00		\$ _____
Underwriting Fees		\$ _____		\$ _____
Broker Fees		\$ _____		\$ _____
Broker Compensation		\$ _____		\$ _____
Property Inspection Waiver Fee (PIW)		\$ _____	1102. A Settlement or Closing Fee	\$ 350.00
Processing Fee (split)		\$ _____	1103. Owner's Title Insurance	\$ 1,200.00
Other Misc.		\$ _____	1104. Lender's Title Insurance	\$ 400.00
		\$ _____	1109. Fed/Ex / Courier Fees	\$ _____
		\$ _____	1110. Edoc Fee / Wire	\$ _____
		\$ _____	1111. Title Endorsement Fee/s (8.1,5,6,etc)	\$ _____
		\$ _____	1112. Open	\$ _____
		\$ _____	1113. Reconveyance Fee	\$ _____
		\$ _____	1114. Other Misc.	\$ _____
		\$ _____	1115. _____	\$ _____
		\$ _____	1116. _____	\$ _____
		\$ _____	1200. Government Recording and Transfer Charges	
802. Credit or Charge for Interest Rate		\$ _____	1202. Recording Fees	\$ 161.00
		\$ _____	1203. Transfer Taxes	\$ _____
		\$ _____	1204. City/County Tax/Stamps	\$ _____
		\$ _____	1205. State Tax/Stamps	\$ 40.50
		\$ _____	1206. _____	\$ _____
		\$ _____	1207. _____	\$ _____
		\$ _____	1208. _____	\$ _____
803. Adjusted Origination Charges		\$ 995.00	1209. _____	\$ _____
804. Appraisal Fee to VA Appraiser		\$ 400.00	1210. _____	\$ _____
805. Credit Report to CBC Innovis		\$ _____	1300. Additional Settlement Charges	
806. Tax Service to _____		\$ _____	1302. Termite Report	\$ _____
807. Flood Certification		\$ _____	1303. Septic Inspection	\$ _____
808. Final 442/CIR		\$ _____	1304. Engineers Cert	\$ _____
809. Appraisal Desk/Field Review		\$ _____	1305. Permit Inspection	\$ _____
810. LARA / AVM		\$ _____	1306. HOA Dues	\$ _____
811. 2nd Appraisal		\$ _____	1307. HOA Transfer Fees	\$ _____
812. SafeHouse Fee - Mandatory		\$ _____	1308. Home Warranty	\$ _____
813. Other Misc.		\$ _____	1309. Other Misc.	\$ _____
814. Condo Cert		\$ _____	1310. SafeHouse Fee - Borrower Requeste	\$ _____
815. _____		\$ _____	1311. _____	\$ _____
816. _____		\$ _____	1312. Taxes due at COE	\$ _____
817. Lender Credits		\$ _____	1313. _____	\$ _____
818. _____		\$ _____	1314. 203K Partial Disbursement	\$ _____
819. _____		\$ _____	1315. Accounting Misc Adjustment	\$ _____
820. Subordination Fee		\$ _____	Total Estimated Closing Costs	\$ 3,546.50
821. _____		\$ _____	S – Paid by Seller	A – APR Affected by Cost
822. _____		\$ _____	S/ – Split by Seller & Others	O – Paid by Other
823. _____		\$ _____	B – Paid by Broker	P – Paid Outside Closing (POC)
824. _____		\$ _____	L – Paid by Lender	
825. _____		\$ _____		
826. _____		\$ _____		
827. _____		\$ _____		
828. _____		\$ _____		
829. _____		\$ _____		
830. _____		\$ _____		
831. _____		\$ _____		
832. _____		\$ _____		
833. _____		\$ _____		
834. Tolerance Cure		\$ _____		
835. ESCROW HOLDBACK		\$ _____		

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Loan Program: VA 30 Year Fixed	Term: 360	Sales Price: 405,000.00	Total Loan Amt: 405,000.00		
Estimated Reserve/Prepaid Costs					
900. Items Required by Lender to be Paid in Advance			1000. Reserves Deposited with Lender		
901. A Daily Interest 15 Days @ \$ 36.0616	\$	<u>540.92</u>	1001. Initial Deposit into Escrow Account	\$	<u>1,035.00</u>
902. Mortgage Ins Premium to FHA	\$	<u> </u>	1002. Homeowner's Ins 3 mths @ \$ 125.00	\$	<u>375.00</u>
903. Homeowner's Insurance to	\$	<u>1,500.00</u>	1003. Mortgage Ins mths @ \$	\$	<u> </u>
904.	\$	<u> </u>	1004. Property Taxes 4 mths @ \$ 165.00	\$	<u>660.00</u>
905. VA Funding Fee to VA	\$	<u> </u>	1005. City Property Tax mths @ \$	\$	<u> </u>
906. Flood Insurance	\$	<u> </u>	1006. Flood Reserve mths @ \$	\$	<u> </u>
907. Funding Adjustment ? Interest	\$	<u> </u>	1007. mths @ \$	\$	<u> </u>
908. Funding Adjustment - Other (Nova to	\$	<u> </u>	1008. mths @ \$	\$	<u> </u>
909. Funding Adjustment ? Impounds	\$	<u> </u>	1009. mths @ \$	\$	<u> </u>
910. MIP Refund	\$	<u> </u>	1010. USDA Annual Fee mths @ \$	\$	<u> </u>
911.	\$	<u> </u>	1011. Aggregate Adjustment	-	\$ <u> </u>
912.	\$	<u> </u>	Total Estimated Reserve/Prepaid Costs	\$	<u>3,075.92</u>
Transaction Summary					
Total Estimated Monthly Payment			Total Estimated Funds Needed to Close		
Principal and Interest	\$	<u>1,762.59</u>	Purchase Price/Payoff	(+)	\$ <u>405,000.00</u>
Other Financing (P & I)	\$	<u> </u>	Total Estimated Closing Costs	(+)	\$ <u>3,546.50</u>
Hazard Insurance	\$	<u>125.00</u>	Total Estimated Reserve/Prepaid Costs	(+)	\$ <u>3,075.92</u>
Real Estate Taxes	\$	<u>165.00</u>	Discounts (if borrower will pay)	(+)	\$ <u> </u>
Mortgage Insurance	\$	<u> </u>	FHA UFMIP/VA Funding Fee	(+)	\$ <u> </u>
HOA Dues	\$	<u> </u>	Total Costs	(c)	\$ <u>411,622.42</u>
Other	\$	<u>0.00</u>	Loan Amount	(-)	\$ <u>405,000.00</u>
Total Monthly Payment	\$	<u>2,052.59</u>	Non-Borrower Paid Closing Costs	(-)	\$ <u> </u>
Closing Costs Summary			FHA UFMIP/VA Fee Financed	(-)	\$ <u> </u>
Borrower Paid Closing Costs	(a)	\$ <u>6,622.42</u>	Total Lender Credit	(-)	\$ <u> </u>
LenderCredit	\$	<u>5,000.00</u>	Lender Credit	(-)	\$ <u>5,000.00</u>
BorrowerPaidFees	\$	<u> </u>	Borrower Paid Fees	(-)	\$ <u> </u>
SellerCredit	\$	<u> </u>	Seller Credit	(-)	\$ <u> </u>
Owners Policy Seller Credit	\$	<u>1,200.00</u>	Owners Policy Seller Credit	(-)	\$ <u>1,200.00</u>
Total Non-Borrower Paid CC	(b)	\$ <u> </u>	First Mortgage	(-)	\$ <u> </u>
Total Lender Credit	\$	<u> </u>	Second Mortgage (Sub Financing)	(-)	\$ <u> </u>
Total Closing Costs	(a + b)	\$ <u>6,622.42</u>	Closing Costs from 2nd Lien	(-)	\$ <u> </u>
			Total Credits	(d)	\$ <u>411,200.00</u>
			Cash from borrower	(c - d)	\$ <u>422.42</u>
S – Paid by Seller B – Paid by Broker S/ – Split by Seller & Others L – Paid by Lender		A – APR Affected by Cost O – Paid by Other		P – Paid Outside Closing (POC)	