

Itemized Fee Worksheet

APR: 3.0706% Date: 09/04/2012

This 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 include a fee for every item listed.

Provided By: CBC National Bank 3010 Royal Blvd South Suite 230, Alpharetta, GA 30022 Jon Staley 904-599-8776 jstaley@cbcnationalbank.com		Subject Property: CHAPEL HILL, NC 27515		Borrower(s): XXXXXXXXXXXX	
Loan Number:		Type of Loan: Conventional		Interest Rate: 2.875%	
Loan Program: Conforming 15 Year Fixed		Term: 180		Sales Price: \$ 150,000.00	
				Base Loan Amount: \$ 120,000.00	
				Total Loan Amount: \$ 120,000.00	
Estimated Closing Costs					
Items Payable in Connection w/ Loan			Title Charges		
Loan Origination Fee	\$		Settlement or Closing Fee	\$	535.00
Discount Fee	\$		Owner's Title Insurance	\$	285.00
Appraisal Fee	\$	425.00	Lender's Title Insurance	\$	
Credit Report	\$	20.00	Title Exam	\$	
Tax Service Fee	\$		Document Preparation Fee	\$	
Flood Certification	\$		Endorsements	\$	
Premium Pricing	\$		Notary Fee	\$	
Originator Compensation - Lender Paid	\$			\$	
Lender credit	\$	109.20		\$	
LLPA	\$			\$	
VA Funding Fee	\$		Total Title Charges		\$ 820.00
Buydown Fee	\$		Government Recording & Transfer Charges		
Processing Fee	\$		Recording Fees	\$	142.00
Underwriting Fee	\$		City/County Tax/Stamps	\$	
Administration Fee	\$	995.00	State Tax/Stamps	\$	300.00
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Adjusted Origination Charges	\$	885.80	TOTAL ESTIMATED CLOSING COSTS		\$ 2,702.00
Estimated Reserve/Prepaid Costs					
Items Required By Lender To Be Paid In Advance			Reserves Deposited With Lender		
Daily Interest 10 Days @ \$ \$ 9.45	\$	94.52	Initial Deposit Into Escrow Account	\$	390.00
Mortgage Insurance Premium	\$		Homeowner's Insurance 3 mths @ \$ 55.00	\$	165.00
Homeowner's Insurance Premium	\$		Mortgage Insurance mths @ \$	\$	
	\$		City Property Taxes 3 mths @ \$ 140.00	\$	420.00
	\$		County Property Taxes mths @ \$	\$	
	\$		Annual Assessments mths @ \$	\$	
	\$		Flood Insurance mths @ \$	\$	
	\$		mths @ \$	\$	
	\$		mths @ \$	\$	
	\$		mths @ \$	\$	
	\$		mths @ \$	\$	
	\$		mths @ \$	\$	
	\$		Aggregate Adjustment	\$	-195.00
	\$		TOTAL ESTIMATED RESERVE/PREPAID COSTS		\$ 484.52
Transaction Summary					
Total Estimated Monthly Payment			Total Estimated Cost		
Principal and Interest	\$	821.50	Purchase Price/Payoff	\$	150,000.00
Other Financing (P & I)	\$		Estimated Closing Costs	\$	2,702.00
Hazard Insurance	\$	55.00	Estimated Reserve/Prepaid Costs	\$	484.52
Mortgage Insurance	\$		Discount (Borrower Paid)	\$	
City Taxes	\$	140.00	FHA UFMIP/VA Funding Fee	\$	
County Taxes	\$		Closing Costs from 2nd Lien	\$	
Assessments	\$		Total Costs	\$	153,186.52
Flood Insurance	\$		Loan Amount	\$	120,000.00
Other	\$		FHA UFMIP/VA Funding Fee Financed	\$	
	\$		First Mortgage	\$	
	\$		Second Mortgage (Subordinate Financing)	\$	
TOTAL MONTHLY PAYMENT	\$	1,016.50	Lender Paid / Premium Pricing	\$	109.20
Closing Costs Summary			Seller Paid / Other Credits	\$	
Borrower Paid Closing Costs	\$	2,592.80		\$	
Total Non-Borrower Paid Closing Costs	\$			\$	
Lender Credit / Premium Pricing	\$	109.20	Total Credits	\$	120,109.20
	\$		CASH FROM/TO BORROWER		\$ 33,077.32
TOTAL CLOSING COSTS	\$	2,702.00			

THIS IS NOT A GOOD FAITH ESTIMATE. A Good Faith Estimate is provided pursuant to federal law upon the submission of a formal loan application. This "Itemized Fee Worksheet" is provided for information purposes ONLY to assist you in determining an estimate of cash that may be required to close and your proposed monthly mortgage payment.