

Itemization of Settlement Charges

This itemization of settlement charges is provided solely for your information to: (1) itemize the expected charges that the Seller may pay at the time of closing in connection with your loan; (2) reflect any fees that you have paid up front; and (3) to disclose any aggregate adjustment that may be applied at closing. Lender reserves the right to recalculate such payments at closing. The Seller contribution is subject to change. You are receiving this document for the following reason: Primary Disclosure Reason is

Please refer to your Loan Estimate for further details.

LENDER / BROKER: PULTE MORTGAGE LLC
 7390 SOUTH IOLA, ENGLEWOOD, CO 80112
 (866) 668-8871 EXT. 2036

DATE: OCTOBER 5, 2018

APPLICANT: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR
 ALAMO, CA 94507

Sales Price:	\$400,000.00	Interest Rate:	4.500%
Loan Amount:	\$400,000.00	Product Code:	VWF - WELLS VA 20 OR 30 YEAR
Earnest Money Deposit:	\$50,000.00		FIXED RATE
Seller Paid Closing Costs and Credits:	\$529.00	Product Type:	VA Fixed
		Term:	30 Years

Transaction Summary

Estimated Cash to Close from Loan Estimate:	\$-41,371.00
Escrow Aggregate:	\$0.00
Upfront Fees and Misc. Credits:	\$0.00
Estimated Cash to Close (Borrower):	\$-41,371.00

Estimated Monthly Payment

Principal and Interest:	\$2,026.74
Homeowner's Insurance Escrow:	\$0.00
Mortgage Insurance Escrow:	\$0.00
Property Taxes Escrow:	\$0.00
Other:	\$0.00
Total Monthly Mortgage Payment:	\$2,026.74

Monthly HOA Dues:	\$0.00
Combined Monthly Housing Expense:	\$2,026.74

The Estimated Monthly Payment appearing above may vary slightly from the Projected Payments table on Page 1 of your Loan Estimate. The amounts for Mortgage Insurance, Estimated Escrow and the Estimated Total Monthly Payment on your Loan Estimate reflect amounts which are rounded as required by CFR §1026.37.



Closing Cost Details					
Loan Costs	Borrower	Seller	Lender	3rd Party	Total
A. Origination Charges (See Section A and J of the Loan Estimate)	\$4,911.95	\$200.00	\$0.00	\$0.00	\$5,111.95
MERS FEE *	\$11.95				\$11.95
ORIGINATION FEE *	\$4,000.00				\$4,000.00
POST CLOSE HOLDBACK ADMIN. *		\$200.00			\$200.00
PROCESSING FEE *	\$450.00				\$450.00
UNDERWRITING FEE *	\$450.00				\$450.00
B. Services You Cannot Shop For	\$431.00	\$0.00	\$0.00	\$0.00	\$431.00
APPRAISAL FEE	\$400.00				\$400.00
CREDIT REPORT FEE	\$18.00				\$18.00
FLOOD CERTIFICATION FEE *	\$13.00				\$13.00
C. Services You Can Shop For	\$1,054.00	\$275.00	\$0.00	\$0.00	\$1,329.00
TITLE - ABSTRACT/TITLE SEARCH	\$90.00				\$90.00
TITLE - DOCUMENT PREPARATION	\$24.00				\$24.00
TITLE - EXAMINATION/BINDER FEE	\$130.00				\$130.00
TITLE - LENDER'S TITLE AGENT	\$50.00				\$50.00
TITLE - LENDER'S TITLE UW	\$750.00				\$750.00
TITLE - SETTLEMENT/CLOSING FEE *		\$275.00			\$275.00
TITLE - TITLE COURIER FEE *	\$10.00				\$10.00
D. Total Loan Costs (A+B+C)	\$6,396.95	\$475.00	\$0.00	\$0.00	\$6,871.95
Closing Cost Details					
Other Costs	Borrower	Seller	Lender	3rd Party	Total
E. Taxes & Other Government Fees	\$1,057.00	\$5.00	\$0.00	\$0.00	\$1,062.00
RECORDING FEE MORTGAGE	\$92.00				\$92.00
CITY/COUNTY TAX/STAMPS	\$960.00				\$960.00
TAX TRANSFER FEE	\$5.00	\$5.00			\$10.00
F. Prepays	\$0.00	\$49.32	\$0.00	\$0.00	\$49.32
PREPAID INTEREST + *		\$49.32			\$49.32
G. Initial Escrow Payment At Closing (See Section G of the Loan Estimate plus the Escrow Aggregate credit)	\$1,168.88	\$0.00	\$0.00	\$0.00	\$1,168.88
Homeowner's Insurance \$0.00 per month for 0 mo. +					
Mortgage Insurance \$0.00 per month for 0 mo. +					
Property Taxes \$0.00 per month for 0 mo. +					
Escrow Aggregate (The Escrow Aggregate represents the reduction of the initial escrow deposit estimate to meet escrow balance guidelines at closing and is not included on the Loan Estimate) +					



H. Other	\$1,175.00	\$0.00	\$0.00	\$0.00	\$1,175.00
TITLE - OWNER'S TITLE AGT. (OPTIONAL)	\$925.00				\$925.00
TITLE - OWNER'S TITLE UW (OPTIONAL)	\$250.00				\$250.00
I. Total Other Costs (E+F+G+H)	\$3,400.88	\$54.32	\$0.00	\$0.00	\$3,455.20
J. Total Closing Costs	\$9,797.83	\$529.32	\$0.00	\$0.00	\$10,327.15
Closing Costs Subtotals (D + I)	\$9,797.83	\$529.32	\$0.00	\$0.00	\$10,327.15
Lender Credits					

^ Your credit or charge (points) for the specific interest rate chosen may change at any time until you lock the interest rate or if the terms of your loan change.

+ Pre-Paid Items

* Items included in APR calculation.

The following fees are refundable under the following terms and conditions:

Appraisal Fee: The amount paid prior to closing will be applied towards the total cost of the appraisal, which may exceed the amount collected prior to closing. The amount paid up-front is refundable only if the loan is denied or withdrawn prior to the Lender ordering the appraisal.

Credit Report Fee: The amount paid prior to closing will be applied towards the total cost of the credit report, which may exceed the amount collected prior to closing. The amount paid up-front is refundable only if the loan is denied or withdrawn prior the Lender ordering the credit report.

Rate Lock Fee: This fee may be refunded if the loan application is declined by the Lender or if the loan is closed pursuant to the terms and conditions of the Financing Agreement.

All other fees are nonrefundable. Nonrefundable fees are subject to applicable limitations of state and/or federal law.

The amounts for the Lender's Title Policy and Owner's Title Policy premiums appearing above reflect the estimate of the actual premiums being charged. However, federal rules require that the Lender disclose in the Loan Estimate and Closing Disclosure, the single-issue Lender's Title Policy premium and the incremental amount for the Owner's Title Policy assuming a simultaneous issue rate. As a result, the actual charge for the Lender's Title Policy may be lower than what appeared in the Loan Estimate and Closing Disclosure and the Owner's Title Policy may be higher.

This Itemization of Settlement Charges is provided for your information based on the expected charges at settlement in connection with your loan. Please refer to your Loan Estimate for further details.

CAROLINE CHAMPAGNE
Mortgage Loan Originator
NMLS Unique ID #: **987654**

By signing below, the undersigned acknowledges receipt of the Itemization of Settlement Charges.

JACIE TEST VETERAN 10/05/2018 01:33:22 PM MDT

- BORROWER - JACIE TEST VETERAN - DATE -

