## **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.

actual charges may be more or less. This transaction	Thay not involve a lee for ev	cry item listeu.						
Provided By:	Subject Property:		Borrower(s):					
Nova Home Loans			George Connelley					
24 S. Weber St. Ste. 100	Colorado Springs, CO 80920		Edeza Connelley					
Colorado Springs, CO 80903 Elton Jason Twitchell 719-884-5500	colorado oprinigo, co col		Luciu Comio					
Loan Number: 2312077908	Interest Rate: 3.250 %	Type of Loan: VA		Base Loan Amt: 405,000.00				
Loan Number: 2312077908				*				
Loan Program: VA 30 Year Fixed	Term: <b>360</b>	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	\$ \$ 995.00			\$ \$				
A Processing Fees	'			\$				
Underwriting Fees Broker Fees	\$			\$				
Broker Compensation	Ψ			ф				
Property Inspection Waiver Fee (PIW)	\$	1102. A Settlement or	Closing Fee	\$ 350.00				
Processing Fee (split)	\$	1102. A Settlement of 1103. Owner's Title		\$ <u></u>				
Other Misc.	\$	1104. Lender's Title		\$ 400.00				
Other mise.	\$	1109. Fed/Ex / Couri		\$				
	\$	1110. Edoc Fee / Wi		\$				
	\$		ment Fee/s (8.1	.5.6,etc) \$				
	\$	1112. <b>Open</b>		\$				
	\$	1113. Reconveyance	e Fee	\$				
	\$	1114. Other Misc.		\$				
	\$	1115.		\$				
	\$	1116.		\$				
	\$	1200. Government Reco	rding and Tra	nefor Charges				
	\$	1200. Government Recording Fee	-	\$161.00				
802. Credit or Charge for Interest Rate		1203. Transfer Taxe		\$				
	\$	1204. City/County Ta		\$				
	\$	1205. State Tax/Star		\$ 40.50				
	\$	1206.	r	\$				
	\$	1207.		\$				
803. Adjusted Origination Charges	\$ 995.00	1208.		\$				
804. Appraisal Fee to VA Appraiser	\$ 400.00	1209.		\$				
805. Credit Report to CBC Innovis	\$\$	1210.		\$				
806. Tax Service to	\$	1300. Additional Settlen	ent Charges					
807. Flood Certification	\$	1302. Termite Repor	_	\$				
808. Final 442/CIR	\$	1303. Septic Inspect		\$				
809. Appraisal Desk/Field Review	\$	1304. Engineers Cer		\$				
810. LARA / AVM	\$	1305. Permit Inspec		\$				
811. 2nd Appraisal	\$	1306. <b>HOA Dues</b>		\$				
812. SafeHouse Fee - Mandatory	\$	1307. HOA Transfer	Fees	\$				
813. Other Misc.	\$	1308. Home Warran	ty	\$				
814. Condo Cert	\$	1309. Other Misc.		\$				
815.	\$		e - Borrower R	equeste \$				
816.	\$	1311.		\$				
817. Lender Credits	\$	1312. Taxes due at 0	JUE	\$				
818.	\$	1313.		\$				
819.	\$	1314. <b>203K Partial D</b>		. \$				
820. Subordination Fee 821.	\$ \$		isc Adjustment					
822.	\$ \$	Total Estimated Closin	y Costs	\$ 3,546.50				
823.	\$	S – Paid by Seller		A – APR Affected by Cost				
824.	\$	S/ - Split by Seller & Other	ers	O – Paid by Other				
825.	\$	<b>B</b> – Paid by Broker		P – Paid Outside Closing (POC)				
826.	\$	L – Paid by Lender		i ald Oddalde Olosing (FOO)				
827.	\$	E - Faid by Leffdel						
828.	\$							
829.	\$							
830.	\$							
831.	\$							
832.	\$							
833.	\$							
834. Tolerance Cure	\$							
835. ESCROW HOLDBACK	\$							
		J						

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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	Geo			_	orrower(s): eorge Connelley deza Connelley					
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		405,000.00				
Estimated Reserve/Prepaid Costs										
900. Items Required by Lender to be Paid in A	dvance									
901. A Daily Interest 15 Days @ \$ 36.0616 902. Mortgage Ins Premium to FHA 903. Homeowner's Insurance to 904. 905. VA Funding Fee to VA 906. Flood Insurance 907. Funding Adjustment ? Interest Funding Adjustment - Other (Nova to 909. Funding Adjustment ? Impounds 910. MIP Refund 911.	\$ \$ \$ \$	,500.00		es 4 mths Tax mths e mths mths mths free mths	( @ \$ 125.00 ( @ \$ 165.00 ( @ \$ ( ) ) ) ))))))))))	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	1,035.00 375.00 660.00			
Transaction Summary										
Total Estimated Monthly Payment Principal and Interest Other Financing (P & I) Hazard Insurance Real Estate Taxes Mortgage Insurance HOA Dues Other	\$ \$ \$ \$	1,762.59 125.00 165.00	Total Estimated Fundamental Purchase Price/Payoff Total Estimated Closing Total Estimated Reserve Discounts (if borrower wi FHA UFMIP/VA Funding Total Costs	Costs /Prepaid Costs ill pay)	;	(+) \$ (+) \$ (+) \$ (+) \$ (+) \$ (+) \$	405,000.00 3,546.50 3,075.92 411,622.42			
Total Monthly Payment  Closing Costs Summary Borrower Paid Closing Costs LenderCredit BorrowerPaidFees SellerCredit Owners Policy Seller Credit Total Non-Borrower Paid CC Total Lender Credit Total Closing Costs	(a) \$(	2,052.59 6,622.42 5,000.00 1,200.00 6,622.42	Loan Amount Non-Borrower Paid Closi FHA UFMIP/VA Fee Fina Total Lender Credit Lender Credit Borrower Paid Fees Seller Credit Owners Policy Seller Cre First Mortgage Second Mortgage (Sub F Closing Costs from 2nd I Total Credits Cash from borrower	edit Financing)		(-) \$ (-) \$	5,000.00 1,200.00 411,200.00 422,42			
S – Paid by Seller  S – Split by Seller & Others  B – Paid b  L – Paid b	•		A – APR Affected by Cos O – Paid by Other	st	P – Paid Outside	e Closir	ng (POC)			