

**CLOSING AND SETTLEMENT COSTS MAY VARY AMONG HOME EQUITY
LENDERS.
YOU MAY WISH TO COMPARE THESE CHARGES IN CONSIDERING THE
TOTAL COST OF YOUR MORTGAGE.**

- (1) Minimum loan amount of \$50,000.00 in first position, \$20,000.00 in second position.
 (2) Costs applicable to loan closing if minimum loan threshold is not met.

	(1)	(2)		Loan #1	Loan #2
Application fee	0.00	0.00			
Origination fee (points)	0.00	0.00	= loan amount x .01		
Credit report	0.00	8.89	8.89 x number of applicants		
Title Insurance	N/A	N/A	= loan amount x rate		
Trust Review fees	\$75.00- \$1,500.00*	\$75.00- \$1,500.00*			
Municipal Lien cert. (1 st position)	0.00	65.00			
6-D Cert. (condominium)	0.00	75.00			
Attorney's fees	0.00	275.00- 500.00			
PMI	0.00	0.00			
Recording fees	0.00	75.00- 250.00			
Appraisal report	375.00- 575.00*	375.00- 575.00*			
Evaluation Report (PCR/SMPE)	0.00	45.00- 90.00			
Courier fees	0.00	45.00- 75.00			
Record mortgage discharge (if another mortgage lien is paid off)	0.00	75.00			
Flood determination	0.00	20.00			
TOTALS			TOTALS		

*If required. Need for an appraisal report is based on loan amount and loan-to-value ratio. Only if assessed value is used, does an Evaluation Report fee apply. Trust review and recording fees for collateral property held in a trust.