

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.



Conventional Fixed Rate - Sales Price \$294,900

Prepared for Verado

\$286,053 loan amount, 3.75% (4.199% APR), 30 years

Your Monthly Payment Includes:

Principal & interest	1,324.76
MI (Mortgage insurance)	114.42
Property taxes	195.83
Hazard insurance (estimated)	50.00

Total payment is \$1,685.01/mo

Your Cash Requirements Include:

Down payment - 3.0%	8,847
Closing Costs	6,373
Prepaid items	1,465

Total cash required is \$16,685

We offer a wide variety of competitively priced programs to meet your financing needs at HomeStreet Bank.

This is not a Loan Estimate. It is also not intended to be an indication of loan qualification, loan approval, or a commitment to lend. It is not intended to be a quote of guaranteed interest rates or closing costs. Interest rates can change until your rate is locked in. These are estimates as of 6/25/2019. NMLS# 369319

If you have any questions, or if you would like to discuss financing options, call...

Jason Ames NMLS#369319

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Conventional Fixed Rate Closing Cost Worksheet
Prepared for Verado

Sales price \$294,900 - Loan amount \$286,053 at 3.75% (4.199% APR), 30 years
Total payment - \$1,685/mo

Down payment - 3.0% **\$8,847**

Closing costs:

0% Loan fee** + 1% Discount*	2,861
Appraisal	500
Credit report	45
Lender's title ins	475
Owners's title ins	0
Escrow/closing fee* (split: 500 paid by seller)	500
Recording fee	60
Admin Fee **	895
Tax Service Fee**	70
Flood Certification **	6
Title Endorsements	100
Misc Title Fees	72
HOA Set Up	350
HOA Mgmt Fee	29
6 months HOA Dues	410
Total	\$6,373

Prepaid items:

11 days interest* at 29.39/day	323
2 months taxes at 195.83/mo	392
15 mo hazard ins at 50.00/mo	750
Total	\$1,465

Cash required to close: **\$16,685**

This is not a Loan Estimate. The scenario is a close representation of the costs associated with your loan transaction as of 6/25/2019. A Loan Estimate will be provided within 3 business days from the date of application, in accordance with the Real Estate Settlement Procedures Act of 1974. Asterisked fees listed above are included in the Annual Percentage Rate calculation.
NMLS# 369319

If you have any questions, or would like to discuss additional finance options, please call Jason Ames NMLS#369319, 208-869-4222.

(Borrower)

(Co-borrower)