

FEES WORKSHEET

Summary of Transaction Details

Applicants:
 Prepared By: **Vermont Federal Credit Union Ph. 888-252-0202**
84 Pine St, Burlington, VT 05401

Application No:
 Date Prepared: **02/26/2014**
 Loan Program: **30 Year Fixed**

THIS IS NOT A GOOD FAITH ESTIMATE (GFE). This "Fees Worksheet" is provided for informational purposes ONLY, to assist you in determining an estimate of cash that may be required to close and an estimate of your proposed monthly mortgage payment. Actual charges may be more or less, and your transaction may not involve a fee for every item listed.

Total Loan Amount: \$ 209,000.00	Interest Rate: 4.375 %	Term/Due In: 360 / 360
Purchase Price/Payoff	\$	220,000.00
Estimated Prepaid Items/Reserves	(+)	\$ 2,575.77
Estimated Closing Costs	(+)	\$ 4,391.37
Discount	(+)	\$ 522.50
Total Loan Amount	(-)	\$ 209,000.00

Your Down Payment is:	\$	11,000.00
Total Cash From Borrower	(=)	\$ 18,489.64

Total Estimated Monthly Payment		
Principal & Interest	\$	1,043.51
Other Financing	(+)	
Hazard Insurance	(+)	\$ 50.00
Real Estate Taxes	(+)	\$ 300.00
Mortgage Insurance	(+)	\$ 86.00
HOA Dues	(+)	
Other	(+/-)	
Total Monthly Payment	(=)	\$ 1,479.51