

CINFED CREDIT UNION

LOAN INFORMATION FACT SHEET

I. Date	<u>10/11/18</u>	Purchase or Refinance:	<u>Bridge</u>
Customer Name	<u>Sally Cinfed</u>	Interest Rate:	<u>4.375</u>
Address	<u>4801 Kennedy Ave Cincinnati OH 45209</u>	Term (Months):	<u>12</u>
	<u>123 Cinfed St Cincinnati OH 45202</u>		
Credit Scores	_____	HUD/Bank REO:	<input type="checkbox"/> Y <input checked="" type="checkbox"/>

II. (Check All That Apply)

<input checked="" type="checkbox"/> Owner Occupied	<input type="checkbox"/> Non-Owner Occupied	<input type="checkbox"/> Fixed Rate Loan	<input checked="" type="checkbox"/> Conventional
<input checked="" type="checkbox"/> Single Family	<input type="checkbox"/> PUD	<input checked="" type="checkbox"/> Adjustable Rate Loan	_____
<input type="checkbox"/> Condo	<input type="checkbox"/> 2/4 Family	<input checked="" type="checkbox"/> Rate Adjustment Term <u>1</u> Years	_____
<input type="checkbox"/> Second Home Loan	<input type="checkbox"/> Subordination	<input type="checkbox"/> Registered Land	_____

III. Refi Cash Out (Y/N)	Interest Only Payment	<u>\$1,385.41</u>
Purchase Price New Home	Real Estate Taxes	_____
Current Home Value	Homeowners / Flood Insurance	_____
Base Loan Amount	PMI	_____
Down Payment	Total Payment (PITI)	<u>\$1,385.41</u>

IV. Estimated Closing Costs:

Application Fee	_____
Appraisal Fee- Current Home	<u>\$350.00</u>
APP FEE CREDIT IF PAID	_____
Title Exam	<u>\$250.00</u>
Doc. Prep. Fee	<u>\$200.00</u>
Appraisal Fee - New Home	<u>\$350.00</u>
Credit Report	<u>\$30.00</u>
Flood Certification	<u>\$24.00</u>
Settlement Fee	<u>\$325.00</u>
Lender's Title Insurance	_____
Owner's Title Insurance	_____
Recording Fee MTG	<u>\$88.00</u>
Courier Fee	_____
Recording Deed	<u>\$36.00</u>
Origination Fee	<u>\$500.00</u>
_____	_____
_____	_____
* Total Est. Closing Costs	<u>\$2,153.00</u>

Estimated Prepaid Expenses:

_____ mos. Real Estate Taxes	@ _____	_____
_____ mos. Insurance	@ _____	_____
<u>12</u> 1st Yr. Insurance	@ <u>100.00</u>	<u>\$1,200.00</u>
_____ mos. PMI/MI	@ _____	_____
<u>7</u> days Interest	@ <u>46.18</u>	<u>\$323.26</u>
* Total Estimated Pre-Paid Expenses		<u>\$1,523.26</u>

Escrow Information:

Annual Homeowner's Insurance Premium	<u>SELF PAY</u>
Annual Real Estate Taxes	<u>SELF PAY</u>

V. Estimated Funds to Close:

Purchase: Sales Price	<u>\$305,000.00</u>
AND	
Refinance: Loan Payoff	<u>\$74,500.00</u>
LOAN PAY OFF 2	_____
Closing Cost	<u>\$2,153.00</u>
Prepays	<u>\$1,523.26</u>
<i>Less the following:</i>	
Total Loan Amount	<u>\$380,000.00</u>
_____	_____
Earnest money	<u>\$3,000.00</u>
Seller Paid Credits	_____
Application Fee	_____
_____	_____
* Total Est. Funds to Close	<u>\$176.26</u>

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



Loan Originator Name:	<u>Ryann Collins</u>	NMLS #:	<u>1475130</u>
Loan Originator Phone #:	<u>(513)-333-3995</u>		
Loan Originator E-Mail:	<u>rcollins@cinfed.com</u>		

**The above stated fees represent charges that are likely to be assessed on your mortgage loan. These fees are only estimates and the actual costs may be higher or lower. This form does not constitute an approval of your mortgage loan application or a Loan Estimate pursuant to the Truth in Lending Act and the Real Estate Settlement Procedure Act.*