



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

Borrower: Amber Poirier, Shawn Robidoux  
TBD  
WESTBROOK, ME  
04092

Cynthia Veroneau  
75 Market Street Suite 401 404  
Portland, ME  
04101

Loan Number: 9736494148  
Date Prepared: 02/08/2021

**\$310K**

**Estimate of Closing Costs**

<u>Lender</u>		
Appraisal Fee	(B)	(POC \$600.00) \$600.00
Credit Report Fee	(B)	\$23.56
DISCOUNT FEE	(B)	\$0.00
Flood Certification	(B)	\$10.65
MERS	(B)	\$11.95
Processing Fee	(B)	\$435.00
Underwriting Fee	(B)	\$710.00
<u>Other</u>		
Government Recording Fee - Deed	(B)	\$28.00
Government Recording Fee - Mortgage	(B)	\$82.00
State Tax/Stamps	(B)	\$682.00
Title - Closing Protection Letter	(B)	\$50.00
Title - Closing/Settlement/Attorney Fee	(B)	\$695.00
Title - Lender Title Insurance	(B)	\$538.25
Title - Owner's Title Insurance	(B)	\$584.75
Title - Title Endorsement	(B)	\$150.00

**Total Closing Cost: \$4,601.16**

**Estimated Prepaid Items/Reserves:**

<u>Items Required by Lender to be Paid in Advance</u>		
Days of Interest	20 Days @ \$22.28	\$445.60
Hazard insurance	12 Months @ \$30.00 /Month (B)	\$360.00

<u>Reserves Deposited with Lender</u>		
Hazard Insurance	3 Months @ \$30.00 /Month (B)	\$90.00
Property Taxes	6 Months @ \$237.00 /Month (B)	\$1,422.00
Aggregate Adjustment		\$0.00

Adjustments Due From Borrower

**Total Prepaid items/Reserves \$2,317.60**

**Total Estimated Funds Needed To Close**

<u>Charges</u>	
Purchase Price:	\$310,000.00
Down Payment:	(\$31,000.00)
Refinance (Include Debts to be paid off):	\$0.00
Estimated Closing Costs:	\$4,601.16
Estimated Prepaid Items/Reserves:	\$2,317.60
PMI,MIP,Funding Fee	\$0.00

**Total Charges: \$316,918.76**

**Credits**

Total Loan Amount (including PMI, MIP, Funding Fee):	\$279,000.00
Subordinate Financing:	\$0.00
Cash Deposit on Sales Contract:	\$0.00
MIP Refund:	\$0.00
Paid Outside of Closing:	\$600.00
New First Mortgage:	\$0.00
CC from 1st/2nd:	\$0.00
CC Paid by Seller:	\$0.00
CC Paid by Lender, Other:	\$0.00

**Total Credits: \$279,600.00**

**Cash from/to Borrower at Closing: \$37,318.76**

**Proposed Loan Terms**

Loan Purpose:	Purchase
Occupancy:	Primary Residence
Loan Type:	Conventional
Amortization Type:	Fixed
Lien Position:	First
Estimated Property Value:	\$310,000.00
Interest Rate:	2.875%
Term/Due In:	360 months / 360 months
APR:	3.020%
Loan To Value Ratio:	90.0%
Combined LTV Ratio:	90.0%

**Estimated Loan Amount**

Base Loan Amount:	\$279,000.00
Financed MIP/PMI/FF:	\$0.00

**Total Loan Amount (incl PMI, MIP, Funding Fee): \$279,000.00**

**Total Estimated Monthly Payment**

Principal & Interest - First Mortgage:	\$1,157.55
Other Financing P & I	\$0.00
Hazard Insurance:	\$30.00
Real Estate Taxes:	\$237.00
Mortgage Insurance:	\$51.15
Homeowners Assn Dues:	\$129.17
Other:	\$0.00

**Total Monthly Payment: \$1,604.87**

(B) = Borrower Paid  
(L) = Lender Paid  
(S) = Seller Paid  
(POC) = Paid Outside Closing

Please Note: This document is an Estimated Closing Costs Worksheet and not a Loan Estimate. You have not yet applied for a loan with Caliber Home Loans, Inc., nor have you provided us with all of the information necessary to provide a Loan Estimate. If you elect to apply for a loan with Caliber Home Loans, Inc., we will provide you with a Loan Estimate which will contain an estimate of your specific settlement charges and loan terms. The information contained in this Estimated Closing Costs Worksheet is merely an estimate of the costs associated with obtaining a residential mortgage loan under certain hypothetical circumstances, and we cannot and do not guarantee the accuracy or the applicability of this information to your circumstances.