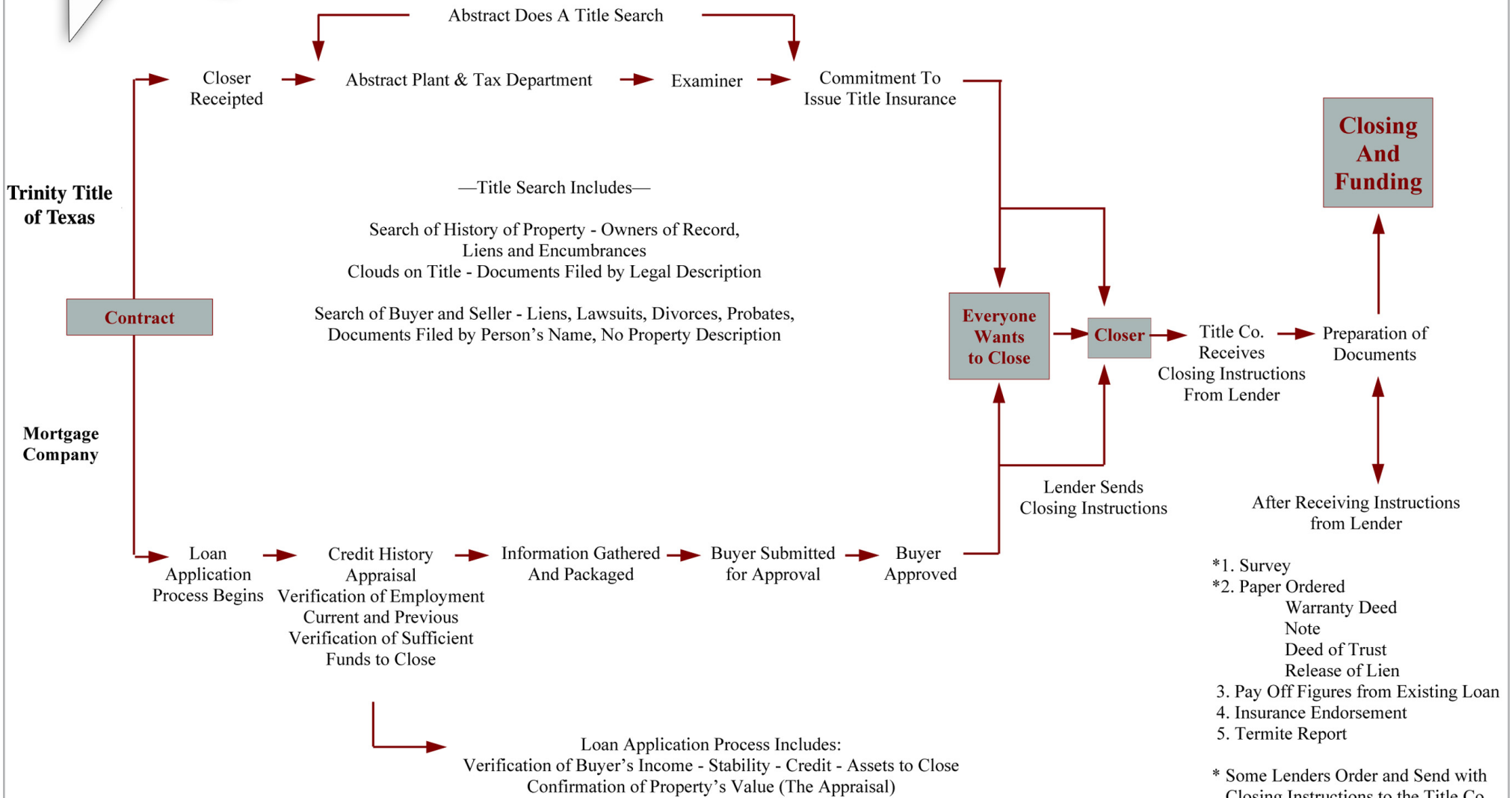




# CONTRACT TO CLOSE THE TRANSACTION PROCESS



BUYERS ESTIMATED CHARGES

SELLERS ESTIMATED CHARGES

LENDER'S FEES	CONV	VA	FHA	CASH
Loan Origination Fee (1% Max. for FHA)				
Loan Discount (per contract - check with lender)				
Appraisal Fee	\$375.00	\$325.00	\$375.00	\$0.00
Credit Report	\$60.00	\$65.00	\$75.00	\$0.00
Lender's Inspection	\$0.00	\$75.00	\$65.00	\$0.00
Assumption Fee (varies per lender)	\$0.00	\$0.00	\$0.00	\$0.00
Wire Fee	\$60.00	\$0.00	\$25.00	\$0.00
Amortization Schedule	\$10.00	\$0.00	\$10.00	\$0.00
Courier Fee	\$50.00	\$0.00	\$75.00	\$0.00
Underwriting Fee	\$300.00	\$0.00	\$300.00	\$0.00
Processing Fee	\$300.00	\$0.00	\$300.00	\$0.00
Tax Service Fee	\$105.00	\$0.00	\$0.00	\$0.00
Admin. Fee	\$100.00	\$0.00	\$200.00	\$0.00
Flood Certificate	\$25.00	\$25.00	\$25.00	\$0.00
VA Funding Fee (check with lender)	\$0.00		\$0.00	\$0.00
Prorations (Taxes)				\$0.00
Prorations (Insurance - 15 months)				\$0.00
Prepaid Interest				\$0.00
PMI				\$0.00
FHA MIP (1.5% of loan amount)	\$0.00	\$0.00		\$0.00
Other				
<b>TOTAL ESTIMATED MORTGAGE FEES:</b>	<b>\$ 1,385.00</b>	<b>\$ 490.00</b>	<b>\$ 1,450.00</b>	<b>\$ -</b>

TITLE FEES	CONV	VA	FHA	CASH
Owners Title Policy				
Mortgagee's Title Policy	\$100.00	\$100.00	\$100.00	\$0.00
Guaranty Fee (Effective April 1, 2008)	\$5.00	\$5.00	\$5.00	\$5.00
Tax Deletion	\$25.00	\$25.00	\$25.00	\$0.00
T36 Endorsement - EPA	\$25.00	\$25.00	\$25.00	\$0.00
T39 Balloon Endorsement	\$25.00	\$25.00	\$25.00	\$0.00
T33 Endorsement - Adjustable Rate Mortgage	\$20.00	\$20.00	\$20.00	\$0.00
T19 Endorsement - Restr/Survey (Call for quote)				
T17 Endorsement - Homeowner's Association	\$25.00	\$25.00	\$25.00	\$0.00
Recording Fee	\$124.00	\$124.00	\$124.00	\$20.00
Escrow Fee	\$300.00	\$0.00	\$300.00	\$300.00
Delivery Fee/FedEx	\$25.00	\$25.00	\$30.00	\$20.00
Restrictions/Copies	\$10.00	\$10.00	\$10.00	\$10.00
Other				
<b>TOTAL ESTIMATED TITLE FEES:</b>	<b>\$ 684.00</b>	<b>\$ 384.00</b>	<b>\$ 689.00</b>	<b>\$ 355.00</b>

MISCELLANEOUS CHARGES:	CONV	VA	FHA	CASH
Survey	\$380.00	\$380.00	\$380.00	\$380.00
Termite Inspection	\$75.00	\$0.00	\$75.00	\$75.00
Home Inspection Fee	\$200.00	\$200.00	\$200.00	\$200.00
Note and Deed of Trust	\$200.00	*	\$165.00	\$0.00
HOA Transfer Fee (per association)	\$125.00	\$0.00	\$125.00	\$125.00
Other				
<b>TOTAL ESTIMATED MISCELLANEOUS:</b>	<b>\$980.00</b>	<b>\$580.00</b>	<b>\$945.00</b>	<b>\$780.00</b>

CREDITS/DEDUCTIONS	CONV	VA	FHA	CASH
Loan Amount				
Earnest Money				
Seller Paid Closing Costs (per contract)				
Tax Prorations/HOA Prorations				
Option Fee				
<b>TOTAL ESTIMATED CREDITS:</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

GRAND TOTAL	CONV	VA	FHA	CASH
PURCHASE PRICE				
TOTAL OF A, B & C (All Charges)	\$ 3,049.00	\$ 1,454.00	\$ 3,084.00	\$ 1,135.00
TOTAL OF ALL CREDITS (D)	\$ -	\$ -	\$ -	\$ -
<b>TOTAL ESTIMATED AMOUNT</b>	<b>\$ 3,049.00</b>	<b>\$ 1,454.00</b>	<b>\$ 3,084.00</b>	<b>\$ 1,135.00</b>

LENDER'S FEES	CONV	VA	FHA	CASH
Loan Origination Fee 1% (if applicable)				
Loan Discount (per lender)				
Appraisal Fee	\$0.00	\$0.00	\$0.00	\$0.00
Lender's Inspection	\$0.00	\$0.00	\$0.00	\$0.00
Assumption Fee (varies per lender)	\$0.00	\$0.00	\$0.00	\$0.00
Courier Fee	\$0.00	\$75.00	\$0.00	\$0.00
Underwriting Fee	\$0.00	\$300.00	\$0.00	\$0.00
Processing Fee	\$0.00	\$300.00	\$0.00	\$0.00
Tax Service Fee	\$0.00	\$105.00	\$105.00	\$0.00
Admin. Fee	\$0.00	\$200.00	\$0.00	\$0.00
Wire Fee	\$0.00	\$60.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL ESTIMATED MORTGAGE FEES:</b>	<b>\$ -</b>	<b>\$ 1,040.00</b>	<b>\$ 105.00</b>	<b>\$ -</b>

TITLE FEES	CONV	VA	FHA	CASH
Owners Title Policy				
Guaranty Fee (Effective April 1, 2008)	\$5.00	\$5.00	\$5.00	\$5.00
Recording Fee	\$24.00	\$24.00	\$24.00	\$24.00
Escrow Fee	\$250.00	\$500.00	\$250.00	\$250.00
Tax Certificates	\$42.70	\$42.70	\$42.70	\$42.70
Delivery Fee/FedEx	\$25.00	\$25.00	\$25.00	\$25.00
Restrictions/Copies	\$10.00	\$10.00	\$10.00	\$10.00
Other				
<b>TOTAL ESTIMATED TITLE FEES:</b>	<b>\$ 356.70</b>	<b>\$ 606.70</b>	<b>\$ 356.70</b>	<b>\$ 356.70</b>

MISCELLANEOUS CHARGES:	CONV	VA	FHA	CASH
Broker's Fee				
Termite Inspection		\$75.00		
Structural Inspection				
Survey				
Warranty Deed	\$75.00	\$75.00	\$75.00	\$75.00
Release (Liens)	\$50.00	\$50.00	\$50.00	\$50.00
Note and Deed of Trust		\$175.00		\$0.00
Repairs				
Homeowner's Warranty				
Delinquent Taxes				
Prorations (Taxes and Insurance)				
HOA Statement (if applicable)	\$45.00	\$45.00	\$45.00	\$45.00
HOA Transfer Fee (per association)		\$125.00		
Other				
<b>TOTAL ESTIMATED MISCELLANEOUS:</b>	<b>\$170.00</b>	<b>\$545.00</b>	<b>\$170.00</b>	<b>\$170.00</b>

GRAND TOTAL	CONV	VA	FHA	CASH
SALES PRICE				
LESS: LOAN BALANCE				
TOTAL OF FEES IN LINES A, B & C	\$ 526.70	\$ 2,191.70	\$ 631.70	\$ 526.70
<b>ESTIMATED NET TO SELLER</b>	<b>\$ (526.70)</b>	<b>\$ (2,191.70)</b>	<b>\$ (631.70)</b>	<b>\$ (526.70)</b>



\*If paying origination fee. Veteran cannot pay.