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

FIRST HERITAGE MORTGAGE

Anthony Pellegrino
NMLS ID #75704
apellegrino@fhmtg.com
919-601-7144
51 Kilmayne Drive
Suite 105
Cary, NC 27511

Loan Scenario: Conventional 69.69% LTV - 30yr

Conventional 30 Year Fixed Rate
Rate: 7.25% | APR: 7.285%
Interest Only: No | Balloon Payment: No

Monthly Payment

Period	Year 1	Years 2-30
Rate	6.25%	7.25%
Loan Payment	$5,127.38	$5,680.82
Property Taxes	$757.97	$757.97
Homeowner's Insurance	$300.00	$300.00
Homeowner's Association	$156.00	$156.00
Monthly Payment	**$6,341.35**	**$6,894.79**

Transaction Details

Purchase Price	$1,195,000.00
Loan Amount	($832,750.00)
Down Payment	$362,250.00
Pre-Paid Items	$7,612.44
Closing Costs	$6,004.95
Cash to Close	**$375,867.39**

Closing Costs Breakdown

Fees Paid to Lender	**$1,520.00**
Application Fee	$1,520.00

Items Required by Lender	**$1,034.00**
Flood Certificate	$9.00
Credit Report	$225.00
Appraisal	$800.00

Escrow/Items Paid in Advance	**$7,612.44**
5 Days of Per Diem Interest	$838.53
3 Months Homeowner's Insurance	$900.00
3 Months Property Taxes	$2,273.91
First Year Homeowner's Insurance Premium	$3,600.00

Title Company Fees	**$3,360.95**
Title Services Fee	$1,000.00
Owner's Title Insurance (ALTA Owner's Policy)	$538.92
Commitment Fee (Alta owner's policy)	$16.50
Closing Protection Letter	$121.00
Lender's Title Insurance (ALTA Loan Policy) + Endorsements	$1,684.53

Government & Recording Fees	**$90.00**
Recording Fee (Deed & Mortgage)	$90.00

EQUAL HOUSING OPPORTUNITY

Total Origination Charges can be found in Section A of the official Loan Estimate and are all of the fees associated with the Lender.

This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or dates are subject to change without notice. All loans are subject to credit approval. The information provided reflects a summary of the loan scenario for which you have expressed an interest. The fees and charges listed are common for this type of loan. Your transaction may not involve a fee for every item listed. The actual fees on your loan could be more or less depending on information that may not be known at this time. The figures listed were generated based upon the sales price, mortgage amount, interest rate and points that we discussed. When you have determined that you would like to move forward with a formal loan application and engage in an actual loan, further documentation will be provided as mandated by the CFPB to be in compliance with all applicable federal lending guidelines. Interest rates and loan terms described in this document are subject to change at any time without notice. THE INFORMATION PROVIDED HEREIN IS FOR DISCUSSION PURPOSES ONLY. IF YOU WISH TO PROCEED WITH A LOAN SIMILAR TO THE ONE ABOVE, PLEASE CONTACT YOUR LOAN OFFICER LISTED ABOVE.

For information on the National Mortgage Licensing System go to www.nmlsconsumeraccess.org | Total Origination Charges can be found in Section A of the official Loan Estimate and are all of the fees associated with the Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or dates are subject to change without notice. All loans are subject to credit approval. The information provided reflects a summary of the loan scenario for which you have expressed an interest. The fees and charges listed are common for this type of loan. Your transaction may not involve a fee for every item listed. The actual