

Some of the fees associated with your mortgage include, but are not limited to:

	\$479.00	\$1500.00	
	NJ Flat Fee	NJ Flat Fee	All Other Programs
	Refinance	Purchase	
	(No cash out)		
Title Fees	Included	Included	Approx. \$1500-\$2000
Application Fee	Included	Included	\$365-refunded at closing
Attorney Review	Included	Included	\$175
Credit Report	Included	Included	\$33
Flood Certification	Included	Included	\$12
Tax Service	Included	Included	\$85
IRS Tax Verification	Included	Included	\$20
Appraisal Fee	Included	Included	\$365
Origination Fee	Included	Included	\$500
Mortgage Recording	Included	Included	Approx. \$250

You will also be responsible for additional costs and reserves such as:

- Funding of your escrow account. Amounts will vary depending on due dates of taxes and homeowner's insurance at the time of closing.
- Interim Interest
- Private Mortgage Insurance (PMI) premium, if LTV is over 80%
- Subordination Fee, if applicable
- Homeowner's Insurance annual premium

Additional costs for purchases may include:

- Survey Costs
- Realty Transfer Tax
- Deed Recording Fee
- Applicant's Attorney Fees
- All settlement items between applicant as buyer and seller for the purchase of applicant's home.

You will receive a Loan Estimate once we receive a completed mortgage application. This disclosure will provide an estimate of your closing fees and costs.