

## Certified Funding Closing Fees Worksheet For Simultaneous Closings

<b>Certified Funding Closing Fees:</b>	
<input type="checkbox"/> Purchase/Construct Perm \$400	
<input type="checkbox"/> Refi \$450	
* <input type="checkbox"/> Certified Funding will disclose a 2% bridge loan fee for any additional R/E listed on R/E Schedule (including land). Borrower may have option to waive 2% bridge loan fee.	
Credit	\$25.00
Flood	\$20.00
Recording Fees	\$125.00
<b>Typical Closing Fees:</b>	<b>\$</b>
<b>Other Potential Fees:</b>	
** Title Policy (PM) \$150 if applicable + escrow fee \$300 if applicable	\$450.00
** Title Policy (Refi) Premium based on loan amount (call your title company for amount) + escrow fee \$300 if applicable	
*** Appraisal	\$450.00

Typical total charges for our 2nd lien (not a bridge loan) are \$570.00 (PM or CP) / \$620.00 (REFI)

\* If we determine this file to be a potential bridge loan, we will charge 2 points. If your client has a home, land, or other real estate, that is not being sold, then Certified Funding will disclose the 2 points. If we waive them they will not be charged.

\*\* We don't require title policies unless the house is a foreclosure, a short sale, the 2nd is \$100K or over, there is a POA (on PM loans), or there are title issues. Can't use a POA with Refi/CP loans. If the structure is over the building line, we would require a TP w/ T-19 endorsement. We will disclose an escrow fee in case your title company charges an escrow fee (this amount is determined by your title company and not by Certified Funding). For construction to perm and refinance loans, the premium is based on loan amount.

\*\*\* Certified Funding requires an appraisal (copy received from 1<sup>st</sup> lien lender and no charge involved). If the 1<sup>st</sup> lien appraisal is reviewed and rejected by Certified Funding, or an appraisal was not required by the 1<sup>st</sup> lien lender because of a waiver by DU/LP, then Certified Funding would have to order and charge for an appraisal.