

Certified Funding Closing Fees Worksheet For Simultaneous Closings

Certified Funding Closing Fees:	
<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
Typical Closing Fees:	\$
Other Potential Fees:	
** Title Policy (PM) (if applicable)	\$180.00
** Title Policy (Refi) Premium based on loan amount (if applicable, call your title company for Amount)	
** Title Fees (if applicable, courier and/or e-document recording fee)	\$55.00
** Escrow Fee (if applicable)	\$250.00
*** Appraisal	\$0.00

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 of 1st lien Appraisal with no charge involved).