INITIAL FEES WORKSHEET

Applicants:
Property Addr:
Prepared By: **OAKTREE FUNDING CORP Ph. 909-982-5945**
223 N FIRST AVE, UPLAND, CA 91786

Application No:
Date Prepared:
Loan Program:

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed.

Total Loan Amount $ Interest Rate: % Term/Due In: mths

800	**ITEMS PAYABLE IN CONNECTION WITH LOAN:**					
801	Loan Origination Fee					$
802	Loan Discount					
803	Appraisal Fee					
804	Credit Report					
805	Lender's Inspection Fee					
808	Mortgage Broker Fee					
809	Tax Related Service Fee					
810	Processing Fee					
811	Underwriting Fee					
812	Wire Transfer Fee					
	Flood Certification					
1100	**TITLE CHARGES:**					
1101	Closing/Escrow Fee:					$
1105	Document Preparation Fee					
1106	Notary Fees					
1107	Attorney Fees					
1108	Title Insurance:					
1200	**GOVERNMENT RECORDING & TRANSFER CHARGES:**					
1201	Recording Fees:					$
1202	City/County Tax/Stamps:					
1203	State Tax/Stamps:					
1300	**ADDITIONAL SETTLEMENT CHARGES:**					
1302	Pest Inspection					$
				Estimated Closing Costs		
900	**ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:**					
901	Interest		for	days @ $	/ day	$
902	Mtg Ins. Premium					
903	Hazard Ins. Premium					
904						
905	VA Funding Fee					
1000	**RESERVES DEPOSITED WITH LENDER:**					
1001	Hazard Ins. Premium			mths @ $	/ mth	$
1002	Mtg Ins. Premium Reserves			mths @ $	/ mth	
1003	School Tax			mths @ $	/ mth	
1004	Taxes & Assessment Reserves			mths @ $	/ mth	
1005	Flood Insurance Reserves			mths @ $	/ mth	
				mths @ $	/ mth	
				mths @ $	/ mth	
				Estimated Prepaid Items/Reserves		

TOTAL ESTIMATED SETTLEMENT CHARGES

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		**TOTAL ESTIMATED MONTHLY PAYMENT:**
Purchase Price (+)	Loan Amount (-)	Principal & Interest
Alterations (+)	New First Mortgage(-)	Other Financing (P & I)
Land (+)	Subordinate Financing (-)	Hazard Insurance
Refi (incl. debts to be paid off) (+)	CC paid by Seller (-)	Real Estate Taxes
Est. Prepaid Items/Reserves (+)		Mortgage Insurance
Est. Closing Costs (+)		Homeowner Assn. Dues
		Other
PMI, MIP, Funding Fee (+)		
Discount (Borrower paid) (+)	FHA Required Investment (-)	
FHA EEM Improvements (+)	FHA MI Premium Refund (-)	
	FHA 203k Rehabilitation Cost (-)	
Total Estimated Funds		**Total Monthly Payment**