EXPRESSION BUILDER EXERCISE

Loan Costs

A. Origination Charges	**$1,802**	
.25 % of Loan Amount (Points)	$405	
Application Fee	$300	
Underwriting Fee	$1,097	
B. Services You Cannot Shop For	**$672**	
Appraisal Fee	$405	
Credit Report Fee	$30	
Flood Determination Fee	$20	
Flood Monitoring Fee	$32	
Tax Monitoring Fee	$75	
Tax Status Research Fee	$110	
C. Services You Can Shop For	**$3,198**	
Pest Inspection Fee	$135	
Survey Fee	$65	
Title – Insurance Binder	$700	
Title – Lender's Title Policy	$535	
Title – Settlement Agent Fee	$502	
Title – Title Search	$1,261	
D. TOTAL LOAN COSTS (A + B + C)	**$5,672**	