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Loan Channel

☐ Wholesale

☒ Correspondent

Loan Purpose

☒ Purchase

☐ Refinance

☐ Home Equity Loan

Product Group *

Conventional

Product *

Conforming 30 Year Fixed

Loan Officers *

Bobbie Leann Kutac

Application Date

9/16/2024

This is the date you collected the six pieces of information considered to be an application: your client's name, Social Security number, income, property address, loan amount and property value.

Cancel

Continue

SECTION A FEES: This section should always include the UW fee of \$1,050.00. This section will include the underwriting fee, discount points and any additional compensation you would like to charge. Additional compensation can be added as an origination fee. This is at your discretion, but it needs to remain consistent on all loans you disclose. *** If you are using IN HOUSE processing, you can charge a processing fee but it must be on every file. *** If you plan on giving a lender credit, please see below ¹.

A. Origination Charges






\$4,989.54

<div><div></div><div>Origination Fee Percent</div><div>Fee Amount based on Base Loan Amount</div></div>	<div>Fee Percent</div> <div><div>0</div><div>%</div></div>	<div>Fee Amount</div> <div><div>\$</div><div>0.00</div></div>
<div>Loan Discount Fee</div> <div>Fee Amount based on Base Loan Amount</div> <div>\$3,239.54</div>		
<div><div></div><div>Origination Fee Flat</div></div>	<div>Third Party Branch</div>	<div>Fee Amount</div> <div><div>\$</div><div>0.00</div></div>
<div><div></div><div>Application Fee</div></div>	<div>Third Party Branch</div>	<div>Fee Amount</div> <div><div>\$</div><div>0.00</div></div>
<div><div></div><div>Administration Fee</div></div>	<div>Third Party Branch</div>	<div>Fee Amount</div> <div><div>\$</div><div>0.00</div></div>
<div><div></div><div>Processing Fee</div></div>	<div>Third Party Bank</div>	<div>Fee Amount</div> <div><div>\$</div><div>700.00</div></div>
<div><div></div><div>Underwriting Fee</div></div>	<div>Third Party Bank</div>	<div>Fee Amount</div> <div><div>\$</div><div>1,050.00</div></div>

SECTION B FEES: This section should always include the Flood Life of Loan Coverage fee of \$13.00 made payable to Advantage Credit, Life of Loan Tax Service fee of \$48.00 may payable to My Community Mortgage LLC and the MERS Registration Fee of \$24.95 made payable to MERS. This section will include the appraisal fee made payable to the AMC you are using, credit report fee made payable to Advantage Credit, Flood Life of Loan Coverage made payable to Advantage Credit, Life of Loan Tax Service fee may payable to My Community Mortgage LLC and the MERS Registration Fee made payable to MERS. ***** If you are using a 3rd party processor you, you will charge the 3rd party processing fee in this section only. ***** The 3rd party processing fee will be made payable to the name of the 3rd party processing fee you are using.

B. Services You Cannot Shop For

\$960.95

	Credit Report	Advantage Credit	Fee Amount \$ 175.00
	Flood Life of Loan Coverage	Payee Name ServiceLink	Fee Amount \$ 13.00
	Appraisal Fee	Payee Name Coastal Valuations	Fee Amount \$ 700.00
	Fee Name Life of Loan Tax Service	Payee Name My Community Mortgage LLC	Fee Amount \$ 48.00
	Fee Name MERS Registration Fee	Payee Name MERS	Fee Amount \$ 24.95

*****LIFE OF LOAN TAX SERVICE FEE IS PAID TO ADVANTAGE CREDIT FBO MY COMMUNITY MORTGAGE LLC*****

	Fee Name Life of Loan Tax Service	Payee Name Advantage Credit FBO My Community Mortgage	Fee Amount \$ 48.00
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1*LENDER CREDIT TO OFFSET 2.75 LLPA***:** This is an example of what the lender credit will look like prior to entering the fees. Once you disclose the loan and the LE is disclosed to your borrower, you may NOT lower the lender credit *unless* you change pricing (rate).

Concessions

Seller Concessions (optional)

\$ 7000

Realtor Concessions (optional)

\$ 0.00

Correspondent Lender Concessions (optional)

\$ 2961.21

The lender credit will show in section J of the LE.

J. TOTAL CLOSING COSTS	\$14,789
D + I	\$17,750
Lender Credits	-\$2,961

LE PREVIEW: This is an example of what the fees will appear on the LE for your borrower to sign. *Your MERS Registration Fee will appear as \$25.00 on the LE and this fine as along as your confirmed in Section B you input \$24.95.* Again, I am here to help you make sure you are disclosing correctly!

A. Origination Charges	\$5,067
1.294% of Loan Amount (Points)	\$4,017
Underwriting Fee	\$1,050

B. Services You Cannot Shop For	\$938
Appraisal Fee	\$700
Credit Report	\$150
Flood Life of Loan Coverage	\$13
Life of Loan Tax Service	\$48
MERS Registration Fee	\$25
Title-Policy Guaranty Fee	\$2

MORTGAGEE CLAUSE FOR TITLE/CPL/INSURANCE:

My Community Mortgage LLC
1138 N Dupre
New Orleans, LA 70119
LN #