**Typical GFE range of costs**

Sample Appraised Value: 360,000

Origination Fee: $5,600.00 2% up to 200K, 1% for amount over, Max $6000, usually will be correct in software

Appraisal Fee: $575.00 Rural appraisals $675

Credit Report: $34.00 borrower/Co-Borrower, $20.00 Single individual

Flood Cert: $20.00 should cover it

MIP: $5,600.00 calculates in software

Settlement Fee: $675.00 find out from your title company first, and then add $100, some break this into several

 fees on the HUD, such as an escrow fee

Notary Fee: $175.00 minimum

Doc Prep Fee: $200.00 Some are less, but 200 is usually the max, software should be correct

Title Insurance: $1,911.00 add 2-5% to the fee that shows up in the software

Hazard Insurance: Leave Blank

Endorsements: $160.00 normal endorsements, some title companies show these combined with title insurance

Attorney Fees: $100.00 might not have any, but figure it anyway

Tax Certification: $75.00 might be less

Courier-Other: $75.00 some currier fees may be higher

Recording Fees: $200.00 if there will be additional deeds, or releases, may be higher

Survey Fee: Leave Blank title expense

HUD Counseling fee: $125.00 standard some charge more

Explain to your borrower that many of these fees will not be present once the loan is done, but they

have to be shown on the original estimate because it is not known which fees will not be needed