

**L. Settlement Charges**

<b>700. Total Real Estate Broker Fees</b>		<b>\$ 8,250.00</b>		
<i>Division of commission (line 700) as follows:</i>				
701. \$ 3,750.00	to	Coldwell Banker Residential Brokerage		
702. \$ 4,500.00	to	The Maine Real Estate Network		
703. Commission paid at settlement				
704.				8,250.00
705.				
<b>800. Items Payable in Connection with Loan</b>				
801. Our origination charge		\$ 1,375.00	(from GFE #1)	
802. Your credit or charge (points) for the specific interest rate chosen		\$	(from GFE #2)	
803. Your adjusted origination charges			(from GFE #A)	1,375.00
804. Appraisal fee	to	Jordan Bay Appraisal	(from GFE #3)	500.00
805. Credit Report	to	Birchwood Credit Services, Inc	(from GFE #3)	72.50
806. Tax service	to		(from GFE #3)	
807. Flood certification	to	First American Flood	(from GFE #3)	11.00
808. 203K Inspection Fees	to	Residential Mortgage Services, Inc.	(from GFE #3)	300.00
809.			(from GFE #3)	
810.			(from GFE #3)	
811.			(from GFE #3)	
<b>900. Items Required by Lender to Be Paid in Advance</b>				
901. Daily interest charges from 12/11/14 to 01/01/15		21 @ \$19.195900/day	(from GFE #10)	403.11
902. Mortgage insurance premium for		months to Department of HUD	(from GFE #3)	2,835.42
903. Homeowner's insurance for		1.0 years to North Atlantic Insurance	(from GFE #11)	770.00
904.			(from GFE #11)	
905.			(from GFE #11)	
<b>1000. Reserves Deposited with Lender</b>				
1001. Initial deposit for your escrow account			(from GFE #9)	2,137.36
1002. Homeowner's insurance	4.000	months @ \$ 64.17 per month	\$ 256.68	
1003. Mortgage insurance		months @ \$ 180.88 per month	\$	
1004. Property taxes			\$	
1005.			\$	
1006. Property Taxes	7.000	months @ \$ 296.17 per month	\$ 2,073.19	
1007.		months @ \$ per month	\$	
1008.			\$	
1009. Aggregate Adjustment			\$ -192.51	
<b>1100. Title Charges</b>				
1101. Title services and lender's title insurance			(from GFE #4) Title Search \$300	1,158.75
1102. Settlement or closing fee		to Cumberland Title Services, LLC	\$ 395.00	
1103. Owner's title insurance to Commonwealth Land Title Insurance Company			(from GFE #5)	237.50
1104. Lender's title insurance to Commonwealth Land Title Insurance Company			\$ 338.75	
1105. Lender's title policy limit		\$ 164,859.00		
1106. Owner's title policy limit		\$ 150,000.00		
1107. Agent's portion of the total title insurance premium		to Cumberland Title Services, LLC	\$ 403.37	
1108. Underwriter's portion of the total title insurance premium		to Commonwealth Land Title Insurance Company	\$ 172.88	
1109. Seller Rep Fee		to Jensen Baird Gardner & Henry	\$	650.00
1110. Title Search Fee		to Jensen Baird Gardner & Henry	\$	200.00
1111. Wire Fee		to Cumberland Title Services, LLC	\$	10.00
1112. Title Updates		to Residential Mortgage Services, Inc.	\$ 100.00	
1113. CPL		to Commonwealth Land Title Insurance Company	25.00	
<b>1200. Government Recording and Transfer Charges</b>				
1201. Government recording charges		to Cumberland Registry of Deeds	(from GFE #7)	73.00
1202. Deed \$ 24.00	Mortgage \$ 40.00	Releases \$	Other \$	
1203. Transfer taxes		to Cumberland Registry of Deeds	(from GFE #8)	330.00
1204. City/County tax/stamps	\$	\$		
1205. State tax/stamps	\$ 330.00	\$		
1206. Simplifile Online Recording	\$	\$ 9.00		
1207.				
<b>1300. Additional Settlement Charges</b>				
1301. Required services that you can shop for			(from GFE #6)	350.00
1302. Mortgage Loan Inspection Plan		to Livingston Hughes	\$ 200.00	
1303. Building Permits		to Residential Mortgage Services, Inc.	\$ 100.00	
1304. Home Inspection		to Solid Decisions	\$ 50.00	
1305.			\$	
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>				
				10,553.64
				9,110.00

\* Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)