

Tonie Brown

St. Louis, MO 63109

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Authorized to work in the US for any employer

Work Experience

CNA - Certified Nursing Assistant

The Glen

May 2017 to Present

Date Prepared: 11/02/2018 Loan to Value: 97.505 % Interest Only: No

Type Of Loan: FHA

Origination Charges Title and Closing Fees

Loan Origination Fee \$ Settlement, Closing or Escrow Fees \$ 0.00

Loan Points \$ Owner's Title Insurance \$

Underwriting Fee \$ 895.00 Lender's Title Insurance \$

Processing Fee \$ 350.00 Signing Notary Fee \$

Required Services Courier Fee \$

Appraisal Fee \$ 500.00 Title Endorsement Fee \$

Credit Report and Verification Fees \$ 44.60 E-Docs \$

Flood Certification \$ 13.00 \$

Tax Service \$ 73.00 \$

Appraisal Re-Inspection Fee \$ 150.00 \$

MERS® Registration Fee \$ Additional Title Fees \$ 1,600.00

4506-T \$

Social Security Verification \$ Government Recording & Transfer Charges

Additional Service Fees \$ 11.95 Recording Fees \$

Prepays City/County Tax Stamps \$

Interest For 29 days @ \$ 21.53 \$ 624.37 Transfer Tax \$

Mortgage Insurance Premium \$ 2,457.12

Hazard Insurance Premium \$1,320.00 Additional Settlement Charges/Credits

Property Taxes mths. @ \$ 160.33 \$ Home Inspection \$ 0.00

Reserves (Escrows) Home Warranty \$ 0.00

Hazard Ins. 3 mths. @ \$ 110.00 \$ 330.00 Pest Inspection Fee \$ 0.00

Mortgage Ins. mths. @ \$ 98.85 \$ Lender Credit \$

Property Taxes 3 mths. @ \$ 160.33 \$ 480.99 Additional Settlement Charges \$ 0.00

Flood Ins Reserve mths. @ \$ \$

Aggregate Adjustment \$

Estimated Funds Needed to Close Estimated Monthly Payment

Purchase Price/Payoff \$ 145,500.00 Principal and Interest \$ 811.17

Total Estimated Closing Costs \$ 3,637.55 2nd Mortgage Payment \$

Total Est. Reserves/Prepaid Costs \$ 2,755.36 Hazard Insurance \$ 110.00
Loan Points \$ Property Taxes \$ 160.33
FHA UFMIP/VA Funding Fee \$ 2,457.12 Mortgage Insurance \$ 98.85
Total Costs: \$ 154,350.03 Homeowners Assoc. Dues \$
Down Payment \$ 5,093.00 Other \$ 0.00
Loan Amount \$ 140,407.00 Total Monthly Payment: \$ 1,180.35
Lender Credit \$
Other Credits and Debits / Seller Credit \$ 6,127.00
Total Credits: \$ 146,534.00
Estimated Cash [to/from] Borrower: \$ 7,816.03

Originator: Olivia A Moore Lender: American Pacific Mtg Corp dba American
NMLS: # 323400 Pacific Mortgage
Originator Phone: 636-238-1402 Lender Address: 17998 Chesterfield Airport Rd., Ste 120
Originator Email: olivia.moore@apmortgage.com Chesterfield, MO 63005
Lender Phone: 636-238-1402

American Pacific Mortgage Corporation, NMLS #1850, Equal Housing Opportunity

CNA - Certified Nursing Assistant

Education

Associate

Skills

- Certified Nursing Assistant
- Customer service
- OSHA
- Catheter care

Certifications and Licenses

CNA

CPR Certification