



**Your actual rate, payment, and costs could be higher.
Get an official Loan Estimate before choosing a loan.**

Estimated Cash to Close Worksheet

LOAN# 100186474

Lender: **First National Bank of Pennsylvania**

Date: **08/05/2026**

Applicants: **Meeting Street Tuckers Walk**

Property Address: **tbd TBD Concord, NC 28078**

Loan Program: **SPCP1_7/6_SOFR_ARM**

Loan Type: **Conv ARM** Term: **30 years** Purpose: **PURCHASE**

Interest Rate: **6.625** APR: **6.644**

Loan Amount: **445,000.00** Financed MI/Funding Fee:

Total Loan Amt.: **445,000.00**

Down Payment: **5,000.00**

Estimated Closing Costs:

Loan Origination Fee	1,200.00
MERS Registration Fee	24.95
Tax Related Service Fee	95.00
Appraisal Fee	610.00
Credit Report Fee	286.30
Flood Certification	10.00
Reinspection Fee	210.00
Abstract Fee	450.00
Closing Protection Letter	113.20
Closing Attorney Fee	900.00
Endorsement Fee	46.00
Lenders Title Insurance Premium	984.56
Notary Fee	20.00
Wire Transfer Fee	60.00
Recording Fee For Deed State	26.00
Recording Fee for Mortgage State	64.00
Tax Stamp For State Deed	880.00 S
Owners Coverage Premium (Optional)	76.24

Total Estimated Closing Costs: 6,056.25

Estimated Prepaid Expenses:

1,228.35 int. amt.				
Interest: Estimated <u>15</u> days @ <u>81.89</u> per day				
Mortgage Insurance Premium			mos	
Hazard Insurance Premium	1,200.00	12	mos	
Flood Insurance Premium			mos	
			mos	
Hazard Insurance	625.00	5	mos	
Mortgage Insurance			mos	
City Taxes			mos	
County Taxes	1,825.00	5	mos	
School Tax			mos	
Flood Insurance		4	mos	
			mos	
Aggregate Escrow Adjustment				
Total Estimated Prepaid Expenses:	4,878.35			

Cash to Close:

Purchase Price	450,000.00
Alter/Improve/Repairs	
Land	
Debts to be paid off	
Prepays	4,878.35
Closing Costs	6,056.25
Prorations due	

Subtotal: 460,934.60

Less Credits:

Total Loan Amount	445,000.00
Subordinate Financing	5,000.00
Seller Paid Prepays	
Seller Paid Clsg Costs	880.00
Lender/Other Paid Prepays	
Lender/Other Paid Clsg Costs	5,000.00
Other Credits	
Paid Outside of Closing	
Deposit	
MIP Refund	
Prorations credit	

Subtotal: 455,880.00

Cash From/To Borr: 5,054.60

Estimated Monthly Payment

Principal & Interest	2,849.38
Other Financing P&I	
Hazard Insurance	125.00
Real Estate Taxes	365.00
Mortgage Insurance	
Homeowners Assoc Dues	165.00
Other	

TOTAL MONTHLY PAYMENT 3,504.38

* - All or a portion of this fee is paid before closing

S - All or a portion of this fee is paid by seller

O - All or a portion of this fee is paid by other party