

Applicant(s)
Address
Preparation Date

Justin and Dannielle Hoffacker
2300 Birch Rd, York, PA 17408
04/16/2026

Loan Officer

Corey J. Kimple
NMLS ID 657423
304 York St. Suite D Gettysburg, PA 17325
Phone: 717-856-9540

Itemized Estimate of Transaction

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

Loan Type	FHA	Sale Price	\$210,000.00
Loan Descriptor	Fixed Rate	Down Payment	\$27,300.00
Loan Term	30	Base Mortgage Amt	\$182,700.00
Interest Rate	4.5%	MIP, PMI, or VAFF	\$3,197.25
APR	5.575%	Final Loan Amount	\$185,897.00

CLOSING COSTS

MORTGAGE CLOSING COSTS		SETTLEMENT/TITLE CO. CHARGES	
Appraisal	\$575.00	Endorsement	\$300.00
Credit Report	\$100.00	Overnight Fee	\$30.00
Final Inspection	\$175.00	Wire	\$30.00
Processing Fee	\$599.00	CPL	\$150.00
Tax Service Fee	\$65.00	Notary	\$50.00
Underwriting Fee	\$599.00	Lenders' Title Insurance	\$1,515.20
		Owners' Title Insurance	\$136.80
		ADDITIONAL SETTLEMENT CHARGES	
		Home Inspection	\$375.00
		Pest Inspection	\$80.00
		Real Estate Company Transaction Fee	\$695.00
		Septic Inspection	
		Water Inspection	
GOVERNMENT RECORDING & TRANSFER			
Recording Fee	\$260.00		
Transfer Tax	\$2,100.00		

PRE-PAID & ESCROWS

ITEMS PAID IN ADVANCE		RESERVES DEPOSITED INTO ESCROW	
Homeowner's Insurance - 1yr	\$900.00	Homeowner's Insurance - 3 Months	\$225.00
Prepaid Interest - 15 days	\$343.78	Real Estate Taxes - 12 Months	\$3,847.00

TOTAL ESTIMATED FUNDS TO CLOSE

TOTAL ESTIMATED MONTHLY PAYMENT

Total Closing Costs	\$7,835.00	Principal & Interest	\$941.91
Total Prepays / Reserves	\$5,315.78	Homeowner's Insurance	\$75.00
Down Payment	\$27,300.00	Mortgage Insurance	\$120.91
Total Funds Needed	\$40,450.78	Real Estate Taxes	\$320.58

Est Funds to Close \$40,450.78 **Total Est Monthly Pmt** \$1,458.40

Borrower _____ Date _____ Co-Borrower _____ Date _____



Cross Country Mortgage, Inc.

NMLS ID: 3029

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