Applicant(s)	Justin and Dannielle Hoffacker	Loan Officer	Corey J. Kimple
Address	2300 Birch Rd, York, PA 17408		NMLS ID 657423
Preparation Date	05/19/2026		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
GOVERNMENT RECORDING & TRANSFER		Septic Inspection	
Recording Fee	$260.00	Water Inspection	
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 Prepaids / 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

EQUAL HOUSING LENDER

Cross Country Mortgage, Inc.
NMLS ID: 3029

Copyright © 2026 Lender Toy Box