

Estimate of Closing Costs

Based on a \$200,000 sales price and loan amount of \$190,000 for a **purchase** of a single family primary residence

Discount Points	\$0	
Appraisal	\$400.00	
Credit Report	\$17.00	Paid by NEFCU
Automated Underwriting Fee	\$15.00	Paid by NEFCU
Tax Service Fee	\$79.00	
Flood Zone Determination	\$11.00	Paid by NEFCU
Maximum Interest Due at Closing	\$871.00	
Document Preparation	\$100.00	
Attorney Fee (Dual Representation)	\$650.00	
Title Insurance	\$473.00	
Recording Fees	\$220.00	
VT St Property Transfer Tax	<u>\$1,750.00</u>	
Total	\$4,543.00*	

*The above estimate of closing costs is an example to be used for comparison purposes only. Closing costs may vary depending on type of loan and property being financed.

Estimate of Closing Costs

Based on a \$190,000 loan amount for a **refinance** of a single family primary residence with 30% equity

Discount Points	\$0	
Appraisal	\$400.00	
Credit Report	\$17.00	Paid by NEFCU
Automated Underwriting Fee	\$15.00	Paid by NEFCU
Tax Service Fee	\$79.00	
Flood Zone Determination	\$11.00	Paid by NEFCU
Max. Interest Due at Closing	\$871.00	
Document Preparation	\$100.00	
Attorney Fee (Dual Representation)	\$650.00	
Title Insurance	\$473.00	
Recording Fees	\$220.00	
VT State Property Tax	<u>\$0</u>	
Total	\$2,793.00*	

*The above estimate of closing costs is an example to be used for comparison purposes only. Closing costs may vary depending on type of loan and property being financed.