



ZAPA Mortgage, Inc (NMLS# 357630)

5326 W. Bellfort, STE 109, Houston TX 77035
 Phone: (855) WHY-ZAPA or (855) 949-9272 Fax: (713) 634-2646
 Apply Online at: <http://apply.ZapaMortgage.com/>
 Loan Officer: Edi Shek (NMLS #: 216981) - Cell: (832) 495-4068
 Email: RIGEL@zapamortgage.com - Scenario Desk: (346) 818-1173 or (832) 997-4844

Prepared for:

4

Future Borrower

TBD

Prepared by:

Prepared by:

Date Prepared:

Edi Shek, RMLO

Saif Ali

9/26/2025

INITIAL FEE WORKSHEET

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

Purpose / Occupancy:	Purchase / Investment	Loan Program:	5 Year Balloon Payment 25 Years Fixed	Estimated FICO:	760
Sale Price / Loan Amt:	\$499,900 / \$374,925	Property Type:	Multi-Family - Multiple Detached Dw	Term (in Years):	25 Years
Down / LTV:	25.00% or \$124,975 / 75.00%	ZIP / State / # of Units	77587 / Texas / 2	Interest Rate:	7.750%
Escrow Required	No / Lock Period: 30 Days	* Loan Feature:	CONV Loan Program (Non-QM)	Estimated APR:	8.422%

Lender Fees	\$8,893.50
Underwriting Fee	\$1,395.00
Origination Fee	\$0.00
Discount Points (Charge for Interest Rate)	\$7,498.50

Taxes and Other Government Fees	\$200.00
Recording Fee	\$200.00
Transfer Taxes	\$0.00

Third Party Fees	\$5,656.87
Services you Cannot Shop For	
Tax Service Fee	\$80.00
Flood Certificate Fee	\$8.00
Credit Report Fee	\$67.12
MERS Registration Fee	\$24.95
Technology Fee	\$79.95
Third-Party Processing Fee	\$899.00
Appraisal Fee	\$700.00
*	\$0.00
Services You Can Shop For	
Title - Escrow/Settlement/Closing Fee	\$500.00
Title - Premium for Lender's Coverage	\$2,280.85
Title - Title Search / Doc Prep Fee	\$200.00
Title - Endorsements	\$250.00
Title - Tax Cert/Guarantee Fee	\$67.00
Survey (if required)	\$500.00

Prepays & Initial Escrow Payment at Closing	\$4,974.44
Prepays	
Prepaid Interest	(4 Days @ \$79.61/day) \$318.44
Hazard Insurance (HOI)	(12 Months @ \$388./Mo) \$4,656.00
Property Taxes	(0 Months @ \$988.18/Mo) \$0.00
Mortgage Insurance	(0 Months @ \$90.61/Mo) \$0.00
Supp Property Insurance	(0 Mo @ \$0.00) \$0.00
Initial Escrow Payment at Closing	
Escrow - Hazard Insurance	(3 Months @ \$388./Mo) \$0.00
Escrow - Property Taxes	(3 Months @ \$988.18/Mo) \$0.00
Mortgage Insurance (PMI)	(0 Months @ \$90.61/Mo) \$0.00

Housing Expenses, including HOA	Monthly
Principle & Interest (P&I)	\$2,831.92
Mortgage Insurance	\$0.00
Property Taxes	\$988.18
Home Owner Insurance (Haz Ins)	\$388.00
Home Owner Association Fee	\$0.00
Monthly Mortgage Payment	\$4,208.10

Estimated Funds to Close:	
Downpayment (DP)	<i>25.00% - of Purchase Price</i> \$124,975.00
Lender Fees	\$8,893.50
3rd Party Fees	\$5,656.87
Taxes and Other Government Fees	\$200.00
Prepays and Initial Escrow	\$4,974.44
Estimated Total Payoffs	\$0.00
Funds Due from Borrower (X)	\$144,699.81
Earnest Money Deposit (EMD)	\$0.00
Lender Credits (Credit towards Closing Costs)	\$0.00
Seller Credits (Credit towards Closing Costs)	\$0.00
Total Credits Applied (Y)	\$0.00
Estimated Cash from Borrower (X - Y)	\$144,699.81

The estimate is provided for illustration only and informational purposes only based on the initial basic loan scenario provided. This is not a loan approval or commitment to end. Rates effective as of 09/26/2025 and are subject to change. Annual Percentage Rate (APR) is an estimate based on criteria provided. Until you lock your rate, APR and terms are subject to change or may not be available at commitment or closing. Assumed DTI is under 35%. Contact Edi Shek, Residential Mortgage Loan Originator (NMLS# 216981) - ZAPA Mortgage, Inc., (NMLS# 357630) at (832) 495-4068 - Equal Housing Opportunity.

* Call Scenario desk for free consultation and free loan scenario prep for your FICO, Purchase Price, DTI, etc.

