

**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: **Future Borrower**
4 **TBD**Prepared by: **Edi Shek, RMLO**Prepared by: **Saif Ali**Date Prepared: **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 Reuquired	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

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

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

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)	25.00% - of Purchase Price \$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 Depsoit (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.

