

RESIDENTIAL ESTIMATED CLOSING COSTS

The following are the estimated closing costs incurred in the closing of a loan under one of CGB AFS residential loan programs. These are provided only as guidelines to assist you in early disclosure.

RURAL HOME LOANS			PART-TIME FARM LOANS		
<u>ITEM</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	<u>ITEM</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>
Leader Fee	1.00%	Paid to CGB AFS	Leader Fee	1.00%	Paid to CGB AFS
Underwriting Fee	\$450.00	Paid to CGB AFS	Underwriting Fee	\$450.00	Paid to CGB AFS
Real Estate Tax Service	\$75.00	Paid to CGB AFS	Real Estate Tax Service	\$70.00	Paid to CGB AFS
Flood Hazard Determination	\$17.00	Paid to vendor	Flood Hazard Determination	\$17.00	Paid to vendor
MERS Fee	\$15.00	Paid to CGB AFS	Closing Fee	\$250.00	Paid to CGB AFS
Wire Fee	\$200.00	Paid to CGB AFS	Title & Settlement Charges	varies*	Paid to Closing Agent
Closing Fee	\$250.00	Paid to CGB AFS	Appraisal Fee	varies*	Paid to Appraiser
Funding Fee	\$250.00	Paid to CGB AFS			
Title & Settlement Charges	varies*	Paid to Closing Agent			
Appraisal Fee	varies*	Paid to Appraiser			
BARE LAND/LOT LOANS			<p>*Title and settlement fees will be charged by the closing company and will be priced based on what is normal or typical for your area.</p> <p>*Appraisal fees are determined and charged by the appraiser and will vary based on what is normal or typical for your area.</p>		
<u>ITEM</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>			
Leader Fee	1.00%	Paid to CGB AFS			
Underwriting Fee	\$450.00	Paid to CGB AFS			
Real Estate Tax Service	\$70.00	Paid to CGB AFS			
Closing Fee	\$250.00	Paid to CGB AFS			
Bare land/lot fee	\$250.00	Paid to CGB AFS			
Title & Settlement Charges	varies*	Paid to Closing Agent			
Appraisal Fee	varies*	Paid to Appraiser			

ITEMS TO BE PAID IN ADVANCE OF CLOSING OR AT CLOSING BY THE BORROWER:

HAZARD INSURANCE -One year policy and paid receipt for one year's premium. Refinances must have a minimum of 4 months coverage remaining as of the closing date.

FLOOD INSURANCE -Required for properties where improvements lie in SFHA. One year policy and paid receipt for one year's premium.