



Corporate Office:
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 NMLS# 1310
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Closing Cost Explanation

True Closing Costs

Escrows / Pre-Paid Items

1. Appraisal Fee: _____
 2. Attorney Fee: _____
 3. Lender UW: _____
 4. Title Insurance: _____
 • Searches
 • Owners Policy
 • Lenders Policy
 • C/O Searches
 • Recordings
 5. Bank Attorney: _____
 6. Mortgage Tax: _____
 7. Credit Report: _____
 TOTAL: _____

1. Real Estate Taxes:

 2. Home Owner's Insurance:

 3. Short Term Interest:

 TOTAL: _____

South Shore Mortgage
Does NOT CHARGE:

- ***Points
- ***Origination Fees
- ***Processing Fees
- ***Rate Lock Fee
- ***Discount Fees
- ***Commitment Fees
- ***Application Fees
- ***Courier Fees

TOTAL CASH NEEDED:
 Down Payment: _____
 Closing Costs: _____
 Escrows/Pre-Paid Items: _____
TOTAL NEEDED:

South Shore Mortgage is a Licensed Mortgage Banker/Lender/Broker in NJ, CT, FL, ME, MD, DE, MN, IL, CA
 Banker, New Jersey Department of Banking & Insurance
 Registered Mortgage Broker, NYS Department of Financial Services,
 All Loans Arranged Through 3rd Party Providers.
 All applicants will be required to qualify with full documentation of income, assets and credit.
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