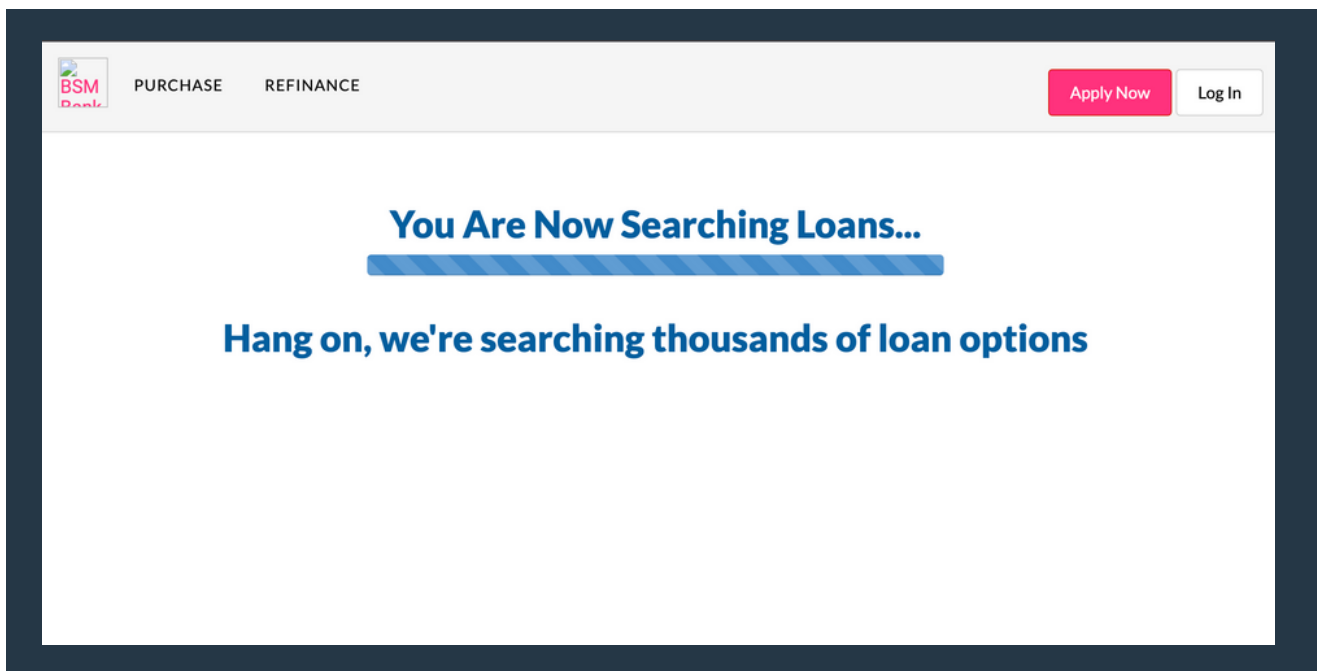




Step 1: Enter loan information and answer any relevant details in the \_More Details\_ dropdown.

The screenshot shows the BSM Bank website interface for purchasing a new home. At the top, there is a navigation bar with the BSM Bank logo, 'PURCHASE', and 'REFINANCE' options, along with 'Apply Now' and 'Log In' buttons. The main heading is 'Purchase Your New Home'. Below this, there are input fields for ZIP code (90210), loan amount (500,000.00), down payment (50,000.00), interest rate (10%), and credit score (700 - 719 (Good)). A 'Less Options' link is visible. Further down, there are dropdown menus for 'Property Type' (Single family residence) and 'Property Use' (Primary residence), and a 'Monthly Income' field. Below these are checkboxes for 'Foreclosure?', 'Bankruptcy?', 'Self employed?', and 'First-time buyer?'. A 'Search Rates' button is located at the bottom of the form.

Step 2: It will then search for loan information, This may take a moment,





Step 3: Once it finds loans for you, click Show details under the Closing Cost Details header for the scenario you would like fees for.

**Start By Choosing a Loan**  
**Don't go anywhere, almost done searching**  
Click on any loan to view more details

**Filter Search Results**  
Max Payment: No max | Max APR: No max | Max Points/Credits: No max | Loan Type: All | Loan Term: All  
[Modify Your Search?](#) | [Rate Watch](#)

Effective date: 6/10/2022 at 10:07:25 am pst

30 Year Fixed Conventional <small>4 loan options</small>				
Rate	APR ⓘ	Monthly Payment	Points/ Credits ⓘ	Closing Cost Details
6.500%	7.254%	\$2,844	\$14,612	Show details
6.500%	6.993%	\$2,844	\$3,375	Show details
6.625%	7.359%	\$2,881	\$13,334	Show details
7.000%	7.745%	\$2,994	\$12,852	Show details

**15 Year Fixed Conventional** 4 loan options

**10 Year Fixed Conventional** 3 loan options

Step 4: Once the loan opens, click the FEES tab.png

**Loan Details & Summary**

**30 Year Fixed Conventional**  
Your interest rate and monthly payment will stay fixed for 30 years and never change.

**Loan Highlights**  
✓ Most popular loan  
✓ Fixed payment life of loan  
✓ Considered least risky  
✓ Good if you stay long term

**RATE & PAYMENT** | **FEES** | **MORE**

<b>Rate:</b>	6.500%	<b>Payment:</b>	\$2,844.31 ⓘ
<b>APR:</b>	7.254% ⓘ	<b>Loan Amount:</b>	\$450,000
<b>Fees:</b>	\$17,345 ⓘ	<b>Loan Term:</b>	30 years

**Monthly Payment**  
Your total monthly payment includes the principal, interest, taxes, and insurances (PITI). We're just estimating how much you'll pay for property taxes and homeowner's insurance since we don't know the exact amounts yet. Meanwhile, here's a good estimate of how much you'll pay each month based on the info you entered.

Item	Payment
Principal & Interest	\$2,844.31
Property Taxes	\$538.23 ⓘ
Homeowners Insurance	\$47.54 ⓘ
Mortgage Insurance	\$206.25 ⓘ
<b>TOTAL PITI</b>	<b>\$3,636.33</b>

Disclosure: This information does not guarantee loan approval, nor is it an offer or commitment to make a loan at the

Step 5: Fees have automatically been generated for that loan file.

**BSM Bank Logo** X

## Loan Details & Summary

**30 Year Fixed Conventional**

Your interest rate and monthly payment will stay fixed for 30 years and never change.

**Loan Highlights**

- ✓ Most popular loan
- ✓ Fixed payment life of loan
- ✓ Considered least risky
- ✓ Good if you stay long term

RATE & PAYMENT
FEES
MORE

CLOSING COSTS/FEES	Cost
<b>Lender Charges</b>	
Loan Discount Points	\$14,612
<b>Third-party Services (you cannot shop for)</b>	
Appraisal	\$475
<b>Third-party Services (you can shop for)</b>	
ALTA 8.1 Environmental Protection Lien	\$25
Closing Fee C	\$100
Courier Fee	\$35
Exam Fee	\$100
Lender's Title Policy	\$1,834
Wire Fee	\$24
<b>Government Fees</b>	
County - Deed Fee	\$41
County - Mortgage Fee	\$99
<b>Other Fees</b>	
Owner's Title Policy (optional)	\$0
<b>Total Closing Costs/Fees</b>	<b>\$17,345</b>
<b>PREPAID &amp; IMPOUND AMOUNTS</b>	
<b>Prepaid Amounts</b>	
Homeowners Insurance (2 months)	\$95
Mortgage Insurance (2 months)	\$413
Prepaid Interest (27 days)	\$2,194
Property Taxes (2 months)	\$1,076
<b>Escrow/Impound Amounts</b>	
Homeowners Insurance (2 months)	\$95
Mortgage Insurance (2 months)	\$413
Property Taxes (2 months)	\$1,076