



First National Bank
of America

241 East Saginaw
E. Lansing, MI 48823

Closing Costs

Our loan processor will fax a closing fee sheet to you once all conditions have been received and approved. We do not pay a yield-spread premium. Typical closing costs include:

FNBA Origination Fee:	the greater of 2% or \$900
FNBA Origination Fee:	\$225

3rd Party Fees

Appraisal:	\$400 per property
Survey:	\$400 per property (typically waived)
Title:	Varies - check with title company
Wire Fee:	\$20
Flood Search:	\$14 per property
Overnight:	\$10.50 per overnight
Credit Report:	\$4.25 per borrower
Property Tax & Insurance:	escrow required with 2 month cushion collected at closing

Mortgagee Clause

FNAC-ISA0
PO Box 980
East Lansing, MI 48826

First National Bank of America,
Your nonconforming lender for unique property types
Call us at 1-800-968-3626 to start the loan process

