

CEMA Worksheet

Borrower Name _____

New Lender's Loan Number, if available _____

Calculation of the NY Mortgage Tax without CEMA

New Loan Amount

Mortgage Tax Rate - borrower portion	<u>1.80%</u>	
Non CEMA Mortgage Tax - borrower portion	\$0.00	GFE Box 8

Calculation the NY Mortgage Tax with CEMA

Principal Balalnce of Loan being paid off

GAP Amount	\$0.00	
Mortgage Tax Rate - borrower portion	<u>1.80%</u>	
CEMA Mortgage Tax - borrower portion	\$0.00	GFE Box 8

Third Party CEMA Fees:

Pay Off Assignment Fee from Current Lender POC	\$0.00	GFE Box 4
Pay Off Assignment Fee from Current Lender PIC	\$0.00	GFE Box 4
Pay Off Assignment Fee from Current Lender Included in Pay Off Letter	<u>\$0.00</u>	GFE Box 4
Total Pay Off Lender Fee	\$0.00	GFE Box 4
Pay Off Lender Attorney Fee POC	\$0.00	GFE Box 4
Pay Off Lender Attorney Fee PIC	<u>\$0.00</u>	GFE Box 4
Total Pay Lender Off Attorney Fee	\$0.00	
Estimated CEMA, 255 Affidavit, and Assignment Recording Fees	\$500.00	GFE Box 7
AGMB CEMA Preparation Fee	\$250.00	GFE Box 4
Total Estimated CEMA related Fees	\$750.00	

Net Benefit to the Borrower **-\$750.00**

Additional Fees to be Disclosed:

AGMB Closing Fee	\$850.00	GFE Box 4
AGMB Courier Fee	\$75.00	GFE Box 4
AGMB Travel/Outside Closer Fee	<u>\$150.00</u>	GFE Box 4
Total AGMB Fees Not CEMA Related	<u>\$1,075.00</u>	

All title fees, recording fees, and other lender and 3rd party fees not already disclosed above, must be disclosed in GFE Box 4 or 7 as appropriate.

