

GMAC Mortgage

GMAC Mortgage is proud to offer terms to further enhance the exclusive **Live Where You Work Trenton Program**, including an estimated **\$1,258 reduction in closing costs**. The following overview will highlight how the discounts offered by GMAC Mortgage would be beneficial to the program.

The following estimate of closing costs has been provided as a comparison between GMAC Mortgage closing costs and a typical bank's closing costs, based on a loan amount of \$250,000.

Description	Typical Bank	GMAC Mortgage (With Special "Live Where You Work"- Trenton Discount)
Application Fee	\$400	\$350
Appraisal Fee	\$350	\$250-\$300
Credit Report	\$50	\$6.09
Tax Service	\$100	70
Flood Certificate	\$19	\$9.50
Processing Fee	\$400	0
Attorney Fee	\$800-\$950	\$700
Title Exam	\$150	\$125
Recording Fee	\$350	\$350
Courier Fee	\$100	\$50
Survey Fee	\$500	\$350-\$450
Title Insurance	\$1563	\$1313
Notary Fee	\$50	0
Total Closing Costs	\$4,982	\$3,724

You save \$1,258 (e)

To Start the Pre-Approval process, please log onto my website @ www.gmacm.net/glenda_serrano

GMAC Mortgage

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 * See Loan Officer for details. Rates are subject to change. Certain restrictions apply and actual fees may vary depending on the program selected.
 * Not all borrowers will qualify for this program. GMAC also offers a variety of other mortgage programs available for public.