



## CEMA Worksheet

*Complete all gray and yellow highlighted fields. All others will fields will calculate for you. Please do not edit.*

Borrower Name:

Cardinal Loan Number:

[Current Lender](#)

### Calculation of the NY Mortgage Tax without CEMA

New Loan Amount	<input style="background-color: #d3d3d3;" type="text"/>
Mortgage Tax Rate - borrower portion	<input style="background-color: #d3d3d3;" type="text"/>
Non CEMA Mortgage Tax - borrower portion	<input style="background-color: #d3d3d3;" type="text"/>

### Calculation the NY Mortgage Tax with CEMA

Principal Balance of Loan being paid off	<input style="background-color: #d3d3d3;" type="text"/>
GAP Amount	\$0.00
Mortgage Tax Rate - borrower portion	<input style="background-color: #d3d3d3;" type="text"/>
CEMA Mortgage Tax - borrower portion	\$0.00

### Third Party CEMA Fees:

Pay Off Assignment Fee from Current Lender POC	<input style="background-color: #d3d3d3;" type="text"/>
Pay Off Assignment Fee from Current Lender PIC	<input style="background-color: #d3d3d3;" type="text"/>
Pay Off Assignment Fee from Current Lender Included in Pay Off Letter	<input style="background-color: #d3d3d3;" type="text"/>
<b>Total Pay Off Lender Fee</b>	\$0.00
Pay Off Lender Attorney Fee POC	<input style="background-color: #d3d3d3;" type="text"/>
Pay Off Lender Attorney Fee PIC	<input style="background-color: #d3d3d3;" type="text"/>
<b>Total Pay Lender Off Attorney Fee</b>	\$0.00
Estimated CEMA, 255 Affidavit, and Assignment Recording Fees	<input style="background-color: #d3d3d3;" type="text"/>
AGMB CEMA Preparation Fee	<input style="background-color: #d3d3d3;" type="text"/>
<b>Total Estimated CEMA related Fees</b>	\$0.00
<b>Net Benefit to the Borrower</b>	<b><u>\$0.00</u></b>

*The above figures are an estimate. Actual figures will be provided by the attorney*