

GOOD FAITH ESTIMATE

APPLICANT _____ APPLICANT _____
 PROPERTY ADDRESS _____ SALES PRICE _____ TERM _____
 YRS _____ LOAN AMOUNT \$ _____ RATE _____ %
 DATE PROVIDED/MAILED _____ TYPE OF LOAN _____ FHA _____ VA _____ CONV _____
 OTHER _____

The numbers in the left hand column of the estimated settlement charges correspond to the line/item numbers of the HUD-1.

Please note: We do not control the set fees of the professional services, such as title examinations and surveys. This is merely a Good Faith Estimate of these costs.

You are applying to _____
 for a mortgage loan. We estimate that you are likely to incur the following charges.

ESTIMATED CLOSING COSTS

ESTIMATED PREPAID ITEMS

801 Loan Orig. Fee (_____ %)	_____ 901 *Int. (Based on _____ days)	\$ _____
802 Loan Disc. Fee (_____ %)	_____ 902 1st year PMI Premium	_____
803 Appraisal Fee	_____ 903 Hazard Insurance	_____
804 Credit Report	_____ 904 Commitment Fee	_____
806 VA Funding Fee	_____ 1001 Mos. Hazard Ins.	_____
807 Assumption Fee	_____ 1002 Mos. Mtg. Ins.	_____
808 _____	_____ 1004 Mos. R/E Taxes	_____
809 Underwriting Fee	_____ 1005 Annual Assessments	_____
810 _____	_____ 1006 Flood Insurance	_____
811 _____	_____ 1008 Mos.	_____
1101 Settlement or Closing Fee	_____ TOTAL	_____
1102 Title Search	_____ DETAILS OF FINANCING	_____
1103 Title Examination	_____ Purchase Price/Amt Exist Liens	_____
1108 Title Insurance	_____ Closing Costs	_____
1201 Recording Fees	_____ Prepaid Items	_____
1301 Survey/Mortgage Verification	_____ TOTAL	_____
1302 Pest Inspection	_____ Less: Mtg. Amount	_____
1105 Document Preparation Fee	_____ Other Financing	_____
1203 Document Stamps	_____ Other Equity	_____
1204 _____	_____ Cash Deposit	_____
1303 _____	_____ Costs Pd. by Seller	_____
1304 _____	_____ EST. CASH TO CLOSE	_____
1305 _____	_____ ESTIMATED MONTHLY PAYMENTS	_____
TOTAL ESTIMATED CLOSING COSTS	Mortgage P&I	_____
	Est. Hazard Insurance	_____
	Est. Mortgage Insurance	_____
	Est. R/E Taxes	_____
	OTHER	_____
	TOTAL MONTHLY PAYMENT	\$ _____

*This interest calculation represents the greatest amount you could be required to pay at settlement. The actual amount will be determined by which day of the month your settlement is conducted.

THIS FORM MAY NOT COVER ALL ITEMS YOU WILL BE REQUIRED TO PAY IN CASH AT SETTLEMENT. FOR EXAMPLE, HOMEOWNERS INSURANCE PREMIUMS MUST BE PAID ONE YEAR IN ADVANCE DIRECTLY TO THE INSURANCE AGENT. EXACT FIGURES CAN ONLY BE KNOWN AT THE TIME OF SETTLEMENT.

You have the right to select the Insurance Agency, Broker, or Underwriter of your choice. The insurance certificate MUST BE delivered to our office at least 3 business days before closing. Coverage must be for at least the amount of your mortgage. The binder or policy MUST BE in effect the date of closing. Flood insurance must be obtained, if applicable.

NOTICE TO APPLICANTS

This Notice is to you as required by the right to Financial Privacy Act of 1978 that (The Department of Veterans Affairs or Department of Housing and Urban Development, whichever is appropriate) HAS A RIGHT OF ACCESS TO FINANCIAL RECORDS HELD BY FINANCIAL INSTITUTIONS IN CONNECTION WITH THE CONSIDERATION OR ADMINISTRATION OF ASSISTANCE TO YOU. FINANCIAL REPORTS INVOLVING YOUR TRANSACTIONS WILL BE AVAILABLE TO (VA OR HUD) WITHOUT FURTHER NOTICE OR AUTHORIZATION BUT WILL NOT BE DISCLOSED OR RELEASED TO ANOTHER GOVERNMENT AGENCY OR DEPARTMENT WITHOUT YOUR CONSENT EXCEPT AS REQUIRED BY LAW.

The undersigned hereby acknowledges receipt of the above Good Faith Estimate and RESPA booklet.

By: _____ Date _____ By: _____ Date _____
 Borrower Co-Borrower