

GOOD FAITH ESTIMATE

Applicants: **Joe Smith**
 Property Address:
 Prepared By:

Application No:
 Date Prepared: **09/02/2008**
 Loan Program:

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount: \$ **160,000** Interest Rate: **6.250 %** Term/Due In: **360 / 360** mths

* PFC = Prepaid Finance Charge
 F = FHA Allowable Closing Cost
 POC = Paid Outside of Closing

Line No.	Description	Paid To: Company Name	Amount	Paid By	* PFC/F/POC
800 ITEMS PAYABLE IN CONNECTION WITH LOAN:					
801	Loan Origination Fee		\$		✓
802	Loan Discount		\$		✓
803	Appraisal Fee	Other:	\$ (350.00)		✓
804	Credit Report		\$		✓
808	Mortgage Broker Fee	Broker: 1.000 %	\$ 1,600.00		✓
809	Tax Service Fee	Investor:	\$ 84.00		✓
810	Processing Fee	Broker:	\$ 650.00		✓
811	Underwriting Fee	Lender:	\$ 620.00		✓
			\$		✓
	Flood Cert	Lender:	\$ 14.00		✓

Compensation to Broker from Lender (Not Paid out of Applicant's Loan Proceeds)

0-5%	%	\$
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1100 TITLE CHARGES:

1101	Closing/Escrow Fee:		\$ 400.00		✓
1105	Document Preparation Fee		\$		✓
1106	Notary Fees		\$		✓
1107	Attorney Fees		\$		✓
1108	Title Insurance:	Florida Purchase	\$ 880.00		✓
	Florida Form 9		\$ 100.00		
	Title Exam		\$ 125.00		✓

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:

1201	Recording Fees:		\$ 100.00		
1202	City/County Tax/Stamps:	FL Intangible Tax - \$2 per K	\$ 320.00		
1203	State Tax/Stamps:	FL Tax Stamp - \$3.5 per K	\$ 560.00		
			\$		✓
			\$		✓

1300 ADDITIONAL SETTLEMENT CHARGES:

<i>Estimated Closing Costs</i>	\$ 5,453.00
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900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:

901	Interest	Lender:	for 15 day(s) @ \$ 27.3973 / day	\$ 410.96	✓
903	Hazard Ins. Premium	Other:	12 mth(s) @ \$ 83.33 / mth	\$ 999.96	

1000 RESERVES DEPOSITED WITH LENDER:

1001	Hazard Ins. Premium:	Lender:	3 mth(s) @ \$ 83.33 / mth	\$ 249.99	
1002	Mtg Ins. Premium Reserves			\$	✓
1004	Taxes & Assessment Reserves	Lender:	3 mth(s) @ \$ 166.67 / mth	\$ 500.01	

Initials: _____ Initials: _____

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Line No.	Description	Paid To: Company Name	Amount	Paid By	* PFC/F/POC
	<i>Estimated Prepaid Items / Reserves</i>		\$ 2,160.92		
TOTAL ESTIMATED SETTLEMENT CHARGES			\$ 7,613.92		

This Good Faith Estimate is being provided by _____, a mortgage broker, and no lender has been obtained. **These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property.** The undersigned acknowledges receipt of the booklet 'Settlement Costs,' and if applicable the Consumer Handbook on ARM Mortgages.

Applicant _____ Date _____ Applicant _____ Date _____