GOOD FAITH ESTIMATE

Applicants: **XXXXXXXX XXXXXXXX**
Property Addr:
Prepared By: **XXXXXXXX Mortgagage**
XXXXXXXXXXXXXXXX, Miami, FL

Application No:
Date Prepared: **01/28/2001**
Loan Program: **30 Yr Fixed Rate**

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 $ **142,500** Interest Rate: **7.000** % Term: **360 / 360** mths

800	**ITEMS PAYABLE IN CONNECTION WITH LOAN:**			
801	Loan Origination Fee	$		**PFC**
802	Loan Discount **0.500%**		**712.50**	**PFC**
803	Appraisal Fee		**325.00**	
804	Credit Report		**58.00**	
805	Lender's Inspection Fee			
808	Mortgage Broker Fee **+ $ 695.00**		**695.00**	**PFC**
809	Tax Related Service Fee			**PFC**
810	Processing Fee		**450.00**	
811	Underwriting Fee		**425.00**	
812	Wire Transfer Fee			
	Flood Certification Fee		**25.00**	
	Courier Fee		**40.00**	
1100	**TITLE CHARGES:**			
1101	Closing or Escrow Fee:	$	**225.00**	
1105	Document Preparation Fee		**195.00**	
1106	Notary Fees			
1107	Attorney Fees			
1108	Title Insurance:		**TBD**	
1200	**GOVERNMENT RECORDING & TRANSFER CHARGES:**			
1201	Recording Fees:	$	**60.00**	
1202	City/County Tax/Stamps:			
1203	State Tax/Stamps:			
1300	**ADDITIONAL SETTLEMENT CHARGES:**			
1302	Pest Inspection	$		
	Estimated Closing Costs		**3,210.50**	
900	**ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:**			
901	Interest for **1** days @ $ **27.7083** per day	$	**27.71**	**PFC**
902	Mortgage Insurance Premium			**PFC**
903	Hazard Insurance Premium			
904				
905	VA Funding Fee			**PFC**
1000	**RESERVES DEPOSITED WITH LENDER:**			
1001	Hazard Insurance Premiums **2** months @ $ **TBD** per month	$		
1002	Mortgage Ins. Premium Reserves months @ $ **92.63** per month			**PFC**
1003	School Tax months @ $ per month			
1004	Taxes and Assessment Reserves **5** months @ $ **TBD** per month			
1005	Flood Insurance Reserves months @ $ per month			
	months @ $ per month			
	months @ $ per month			
	Estimated Prepaid Items/Reserves		**27.71**	
TOTAL ESTIMATED SETTLEMENT CHARGES			**3,238.21**	
COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):		$		

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		**TOTAL ESTIMATED MONTHLY PAYMENT:**	
Purchase Price/Payoff (+)	**150,000.00**	Principal & Interest	**948.06**
Loan Amount (-)	**142,500.00**	Other Financing (P & I)	
Est. Closing Costs (+)	**3,210.50**	Hazard Insurance	**TBD**
Est. Prepaid Items/Reserves (+)	**27.71**	Real Estate Taxes	**TBD**
Amount Paid by Seller (-)		Mortgage Insurance	**92.63**
Less Any Earnest Money		Homeowner Assn. Dues	
Less Prepaid Appraisal & Credit Report		Other	
Total Est. Funds needed to close	**10,738.21**	**Total Monthly Payment**	**1,040.69**

☐ 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 **XXXXXXXX XXXXXXXX** Date Applicant Date