



GOOD FAITH ESTIMATE

Borrower: _____ **Property:** _____

Sales Price: _____ **1st Mtg:** _____ **Down Payment:** _____ (A)
2nd Mtg: _____

Listed below is a Good Faith Estimate of Settlement Charges made pursuant to the requirement of the Real Estate Settlement Procedures Act. These figures are only estimates and the actual charges due at settlement may be different, such as amounts for taxes and insurance.

PROGRAM TYPE: _____

CLOSING COSTS:	(2ND)	(1ST)
0801 Loan Origination Fee (Points).....	_____	\$ _____
0802 Loan Discount Fee (Points).....	_____	\$ _____
0803 Appraisal Fee.....	_____	\$ _____
0804 Credit Report Fee.....	_____	\$ _____
0808 Tax Service Fee.....	_____	\$ _____
0809 Underwriting Review Fee	_____	\$ _____
0818 Document Preparation Fee.....	_____	\$ _____
0820 Flood Zone Certification Fee.....	_____	\$ _____
0821 Condo Review Fee.....	_____	\$ _____
0822 Funding Fee.....	_____	\$ _____
1101 Attorney Fees.....	_____	\$ _____
1108 Lender's Title Insurance (\$2 per 1000 x loan + \$50.00)	_____	\$ _____
1112 Certified Plot Plan.....	_____	\$ _____
1201 Recording Fees.....	_____	\$ _____
1303 Final Inspection Fee.....	_____	\$ _____
1305 Certified Registry Copies.....	_____	\$ _____
1306 State Tax Stamps (\$7.50 per 1000 x purchase price).....	_____	\$ _____
Closing Costs Total.....	_____	\$ _____ (B)

PREPAID EXPENSES:

0901 Prepaid Interest @ _____ per day X days left in month	_____	\$ _____
0903 1st year Home Owners Insurance.....	_____	\$ _____
1001 2 months Home Owners Insurance escrow @ _____ per month.....	_____	\$ _____
1002 2 months PMI escrow @ _____ per month.....	_____	\$ _____
1003 Property Taxes _____ months @ _____ per month.....	_____	\$ _____

Prepaid Expenses Total..... \$ _____ **(C)**

(A) _____ + (B) _____ + (C) _____ = TOTAL CASH AT CLOSING..... \$ _____

Borrower: _____

Date: _____

Borrower: _____

Date: _____

Please note this is not a commitment for the loan nor does it lock the rate or terms