

1st Preferred Mortgage

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 Procedure 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.....	_____	\$ _____
0803 Appraisal Fee.....	_____	\$ _____
0804 Credit Report Fee.....	_____	\$ _____
0808 Endorsement Fee.....	_____	\$ _____
0809 EPA 8.1.....	_____	\$ _____
0810 Document Preparation.....	_____	\$ _____
0811 ALTA Form 9.....	_____	\$ _____
0821 Condo Review Fee.....	_____	\$ _____
1101 Attorney Fees.....	_____	\$ _____
1109 Lender's Title Insurance.....	_____	\$ _____
1201 Recording Fees.....	_____	\$ _____
1202 County Stamps (\$2.0 per 1000).....	_____	\$ _____
1203 State Tax Stamps (\$3.5 per 1000).....	_____	\$ _____
1301 Survey.....	_____	\$ _____
1303 Final Inspection Fee.....	_____	\$ _____
Closing Cost Total.....		\$ _____ (B)

PREPAID EXPENSES:

0901 Prepaid Interest @ _____ per day X days left in month _____ \$ _____
0903 1st year Home Owners Insurance..... \$ _____
1001 2 months Homes 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