GOOD FAITH ESTIMATE

Applicants: Application No:
Property Addr: Date Prepared:
Prepared By: 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 settlem

Total Loan Amount $ Interest Rate: % Term: mths

800	**ITEMS PAYABLE IN CONNECTION WITH LOAN:**				
801	Loan Origination Fee				$
802	Loan Discount				
803	Appraisal Fee				
804	Credit Report				
805	Lender's Inspection Fee				
808	Mortgage Broker Fee				
809	Tax Related Service Fee				
810	Processing Fee				
811	Underwriting Fee				
812	Wire Transfer Fee				
1100	**TITLE CHARGES:**				
1101	Closing or Escrow Fee:				$
1105	Document Preparation Fee				
1106	Notary Fees				
1107	Attorney Fees				
1108	Title Insurance:				
1200	**GOVERNMENT RECORDING & TRANSFER CHARGES:**				
1201	Recording Fees:				$
1202	City/County Tax/Stamps:				
1203	State Tax/Stamps:				
1300	**ADDITIONAL SETTLEMENT CHARGES:**				
1302	Pest Inspection				$
				Estimated Closing Costs	
900	**ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:**				
901	Interest for	days @ $		per day	$
902	Mortgage Insurance Premium				
903	Hazard Insurance Premium				
904					
905	VA Funding Fee				
1000	**RESERVES DEPOSITED WITH LENDER:**				
1001	Hazard Insurance Premiums	months @ $		per month	$
1002	Mortgage Ins. Premium Reserves	months @ $		per month	
1003	School Tax	months @ $		per month	
1004	Taxes and Assessment Reserves	months @ $		per month	
1005	Flood Insurance Reserves	months @ $		per month	
		months @ $		per month	
		months @ $		per month	
				Estimated Prepaid Items/Reserves	
TOTAL ESTIMATED SETTLEMENT CHARGES					

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:				**TOTAL ESTIMATED MONTHLY PAYMENT:**
Purchase Price/Payoff (+)		New First Mortgage(-)		Principal & Interest
Loan Amount (-)	**0.00**	Sub Financing(-)		Other Financing (P & I)
Est. Closing Costs (+)	**0.00**	New 2nd Mtg Closing Costs(+)		Hazard Insurance
Est. Prepaid Items/Reserves (+)	**0.00**			Real Estate Taxes
Amount Paid by Seller (-)				Mortgage Insurance
				Homeowner Assn. Dues
				Other
Total Est. Funds needed to close			**0.00**	**Total Monthly Payment**

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