GOOD FAITH ESTIMATE

Applicants:
Property Addr:
Prepared By:

Application No:
Date Prepared:
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:				PFC S F POC
801	Loan Origination Fee	**0.000% + $**		$	
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:				PFC S F POC
1101	Closing or Escrow Fee:			$	
1105	Document Preparation Fee				
1106	Notary Fees				
1107	Attorney Fees				
1108	Title Insurance:				
	Title Review and Examination Fee				

1200	GOVERNMENT RECORDING & TRANSFER CHARGES:				PFC S F POC
1201	Recording Fees:			$	
1202	City/County Tax/Stamps:				
1203	State Tax/Stamps:				

1300	ADDITIONAL SETTLEMENT CHARGES:				PFC S F POC
1302	Pest Inspection			$	

Estimated Closing Costs

900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:				PFC S F POC
901	Interest for	days @ $	per day	$	
902	Mortgage Insurance Premium				
903	Hazard Insurance Premium				
904					
905	VA Funding Fee				

1000	RESERVES DEPOSITED WITH LENDER:				PFC S F POC
1001	Hazard Insurance Premium	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

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):

$

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

☐ 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