

Enter Company Name in Global Defaults

123 Any Street
This City, WA 99202

Applicant(s): **JOHN H. SAMPLE & JANE W. SAMPLE**

Property Address: **123 Any Street
Seattle, WA 98123**

GOOD FAITH ESTIMATE

Sales Price: **120,000.00**
Base Loan Amount: **95,000.00**
Total Loan Amount: **95,000.00**
Type of Loan: **CNVL Purchase, Fixed**
Date Prepared: **January 31, 2006**
Interest Rate: **8.000** Term: **360**

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 - the 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 or HUD-1A settlement statement you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for those items paid at settlement.

800 Items Payable In Connection With Loan:			
801	Origination Fee	1.000 %	\$ 950.00 A
802	Discount Fee	1.000 %	950.00 A
803	Appraisal Fee		400.00
804	Credit Report		65.00
805	Lender Inspection		45.00 A
807	Assumption Fee		A
808	Broker Fee		A
809	CLO Access Fee		
810	Tax Related Service Fee		A
811	Application Fee		
812	Commitment Fee		A
813	Rate Lock-In Fee		
814	Processing Fee		50.00
815	Underwriting Fee		100.00 A
	Flood Determination		

900 Items Required By Lender To Be Paid In Advance:			
901	Interest for <u>15</u> days @ 20.8219		312.33 A
902	Mtg Insurance Premium		522.50 A
903	Hazard Insurance Premium		360.00
905	Flood Insurance Premium		

1000 Reserves / Impounds Deposited With Lender:			
1001	Haz Insur	<u>2</u> mos @ 30	60.00
1002	Mtg. Insur	<u>2</u> mos @ 35.625	71.25
1004	Tax & Assmt	<u>6</u> mos @ 110	660.00
1006	Flood Insur	<u>2</u> mos @ 9.00	18.00
		<u> </u> mos @	

TOTAL ESTIMATED MONTHLY PAYMENT:	
Principal & Interest	697.08
Other Financing	214.92
Real Estate Taxes	110.00
Hazard & Flood Insurance	39.00
Mortgage Insurance	35.63
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	\$ 1,096.63

1100 Title Charges:	
1101	Settlement or Closing/Escrow Fee \$ 250.00 A
1105	Document Preparation Fee
1106	Notary Fee
1107	Attorney Fees
1108	Title Insurance 300.00

1200 Government Recording & Transfer Charges:	
1201	Recording Fees 25.00
1202	City/County Tax/Stamps
1203	State Tax/Stamps:

1300 Additional Settlement Charges:	
1301	Survey Fee
1302	Pest Inspection
	Messenger Fee
	Wire Fee
	Well inspection 95.00

"A" designates those costs affecting APR.
TOTAL ESTIMATED SETTLEMENT CHARGES: 5,234.08
See below for actual funds needed to close.

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:	
Sales Price	120,000.00
Estimated Closing Costs	3,230.00
Estimated Prepays/Reserves	1,481.58
Mtg Insurance Premium	522.50
Special other costs	800.00
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	126,034.08
Less: Money Deposited by Borrower	2,000.00
Less: Items paid by Seller/Lender	1,500.00
Less: Total Loan & Other Financing	115,000.00
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EST. FUNDS NEEDED TO CLOSE	\$ 7,534.08
	Includes Downpayment of \$ 5,000

Yield Spread Premium to mortgage broker 0.300 % 285.00

THIS NEXT SECTION TO BE COMPLETED ONLY IF A PARTICULAR PROVIDER OF SERVICE IS REQUIRED. Use of the particular provider is required and the estimate is based on charges of the provider.

ITEM NO.	NAME & ADDRESS OF PROVIDER	TELEPHONE NO.	NATURE OF RELATIONSHIP
You can enter some information here.			

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 first lien on the property.

The undersigned acknowledges receipt of the booklet "Settlement Costs," and the Consumer Handbook on ARM Mortgages, if applicable.

Applicant **JOHN H. SAMPLE** Date

Applicant **JANE W. SAMPLE** Date

Applicant Date

Applicant Date