

GOOD FAITH ESTIMATE

Lender: Address: Applicant(s): Property Address:	Sales Price: Base Loan Amount: Total Loan Amount: Interest Rate: Type of Loan: Preparation Date: Loan Number:
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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 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:	1100 TITLE CHARGES:
801 Origination Fee @ % + \$ \$ _____	1101 Closing or Escrow Fee \$ _____
802 Discount Fee @ % + \$ \$ _____	1102 Abstract or Title Search \$ _____
803 Appraisal Fee \$ _____	1103 Title Examination \$ _____
804 Credit Report \$ _____	1105 Document Preparation Fee \$ _____
805 Lender's Inspection Fee \$ _____	1106 Notary Fee \$ _____
806 Mortgage Insurance Application Fee \$ _____	1107 Attorney's Fee \$ _____
807 Assumption Fee \$ _____	1108 Title Insurance \$ _____
808 Mortgage Broker Fee \$ _____	\$ _____
810 Tax Related Service Fee \$ _____	\$ _____
811 Application Fee \$ _____	\$ _____
812 Commitment Fee \$ _____	\$ _____
813 Lender's Rate Lock-In Fee \$ _____	\$ _____
814 Processing Fee \$ _____	\$ _____
815 Underwriting Fee \$ _____	\$ _____
816 Wire Transfer Fee \$ _____	\$ _____

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	1200 GOVERNMENT RECORDING AND TRANSFER CHARGES:
901 Interest for days @ \$ /day \$ _____	1201 Recording Fee \$ _____
902 Mortgage Insurance Premium \$ _____	1202 City/County Tax/Stamps \$ _____
903 Hazard Insurance Premium \$ _____	1203 State Tax/Stamps \$ _____
904 County Property Taxes \$ _____	1204 Intangible Tax \$ _____
905 Flood Insurance \$ _____	\$ _____

1000 RESERVES DEPOSITED WITH LENDER:	1300 ADDITIONAL SETTLEMENT CHARGES:
1001 Hazard Ins. Mo. @ \$ Per Mo. \$ _____	1301 Survey \$ _____
1002 Mortgage Ins. Mo. @ \$ Per Mo. \$ _____	1302 Pest Inspection \$ _____
1004 Tax & Assmt. Mo. @ \$ Per Mo. \$ _____	\$ _____
1006 Flood Insurance \$ _____	\$ _____

"S"/"B" designates those costs to be paid by Seller/Broker.

TOTAL ESTIMATED SETTLEMENT CHARGES: \$ _____
"A" designates those costs affecting APR.

TOTAL ESTIMATED MONTHLY PAYMENT:	TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:
Principal & Interest \$ _____	Down Payment \$ _____
Real Estate Taxes \$ _____	Estimated Closing Costs (Not Financed) \$ _____
Hazard Insurance \$ _____	Estimated Prepaid Items / Reserves \$ _____
Flood Insurance \$ _____	Total Paid Items (Subtract) \$ _____
Mortgage Insurance \$ _____	Other \$ _____
Other \$ _____	CASH FROM BORROWER \$ _____
TOTAL MONTHLY PAYMENT \$ _____	

THIS SECTION IS COMPLETED ONLY IF A PARTICULAR PROVIDER OF SERVICE IS REQUIRED. Listed below are providers of service which we required you to use. The charges indicated in the Good Faith Estimate above are based upon the corresponding charge of the below designated providers.

ITEM NO.	NAME & ADDRESS OF PROVIDER	TELEPHONE NO.	NATURE OF RELATIONSHIP

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 property and the Lender will take a first lien on the property.

_____ Applicant	_____ Date	_____ Applicant	_____ Date
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_____ Applicant	_____ Date	_____ Applicant	_____ Date
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This Good Faith Estimate is being provided by a mortgage broker, and no lender has yet been obtained.