

# GOOD FAITH ESTIMATE

Applicants:  
 Property Addr: **123 ABC St, Anywhere USA, US 11111**  
 Prepared By: **Eversley Capital Mortgage LLC Ph. 203-838-6760**  
**3 Eversley Ave, Norwalk, CT 06851**

Application No: **Blank\_Temp**  
 Date Prepared: **12/30/2009**  
 Loan Program: **30 Year Fixed**

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 settlement.

Total Loan Amount \$ **160,000** Interest Rate: **5.000 %** Term/Due In: **360 / 360** mths

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:	Amount	Paid By	PFC / F / POC*
801 Loan Origination Fee	\$		
802 Loan Discount			
803 Appraisal Fee	(350.00)	Borrower	✓
804 Credit Report			
805 Lender's Inspection Fee			
808 Mortgage Broker Fee		Paid To	
809 Tax Related Service Fee	100.00	Borrower	✓
810 Processing Fee			
811 Underwriting Fee	665.00	Borrower	✓
812 Wire Transfer Fee			
813 Flood Cert	19.00	Borrower	✓

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds)	Amount	PFC
816 Yield Spread Premium	1.250 % \$ (2,000.00)	

1100 TITLE CHARGES:	Amount	Paid By	PFC / F / POC
1101 Closing/Escrow Fee:	\$		
1105 Document Preparation Fee		Borrower	
1106 Notary Fees			
1107 Attorney Fees	595.00	Borrower	
1108 Title Insurance:	825.00	Borrower	
1109 Title Search	275.00	Borrower	
1110 Title Rundown	65.00	Borrower	
1111 Courier/Wire	97.50	Borrower	✓

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:	Amount	Paid By	PFC / F / POC
1201 Recording Fees:	\$ 180.00	Borrower	
1202 City/County Tax/Stamps:			
1203 State Tax/Stamps:			

1300 ADDITIONAL SETTLEMENT CHARGES:	Amount	Paid By	PFC / F / POC
1302 Pest Inspection	\$		

Total from GFE 2010

*Estimated Closing Costs* **2,821.50**

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	Amount	Paid By	PFC / F / POC
901 Interest			
902 Mtg Ins. Premium			
903 Hazard Ins. Premium			
904			
905 VA Funding Fee			

1000 RESERVES DEPOSITED WITH LENDER:	Amount	Paid By	PFC / F / POC
1001 Hazard Ins. Premium	143.00	Borrower	
1002 Mtg Ins. Premium Reserves			
1003 School Tax			
1004 Taxes & Assessment Reserves	1,882.02	Borrower	
1005 Flood Insurance Reserves			

*Estimated Prepaid Items/Reserves* **2,247.24**

**TOTAL ESTIMATED SETTLEMENT CHARGES**

**5,068.74**

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price (+)	200,000.00	Loan Amount (-)	160,000.00
Alterations (+)		New First Mortgage(-)	
Land (+)		Subordinate Financing (-)	
Refi (incl. debts to be paid off) (+)		CC paid by Seller (-)	
Est. Prepaid Items/Reserves (+)	2,247.24	Hazard Insurance	71.50
Est. Closing Costs (+)	2,821.50	Real Estate Taxes	313.67
New 2nd Mtg Closing Costs (+)		Mortgage Insurance	
PMI, MIP, Funding Fee (+)		Homeowner Assn. Dues	
Discount (Borrower paid) (+)		Other	
FHA EEM Improvements (+)		FHA Required Investment (-)	
		FHA MI Premium Refund (-)	
		FHA 203k Rehabilitation Cost (-)	
<b>Total Estimated Funds needed to close</b>	<b>45,068.74</b>	<b>Total Monthly Payment</b>	<b>1,244.08</b>

\* PFC = Prepaid Finance Charge F = FHA Allowable Closing Cost POC = Paid Outside of Closing

This Good Faith Estimate is being provided by **Eversley Capital Mortgage LLC**, 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