



Good Faith Estimate

Applicant Information:

John Smith

Appraised Property Value: \$500,000.00
Maximum Claim Amount: \$500,000.00
Initial Interest Rate: 3.071%
Estimated Closing Date: 8/10/2009
Applicants Age Using Nearest Birthday: 75

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees listed are estimated; 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 or sections contained in the HUD-1 Settlement Statement which you will receive at settlement. The HUD-1 Settlement Statement will show you actual cost for items paid at settlement.

HUD Line	Charges Description	POC Amount (if applicable)	Estimated Amount
801	Loan Origination Fee		\$4,500.00
803	Appraisal Fee	\$400.00	
804	Credit Report		\$13.00
809	Flood Certification Fee		\$7.00
816	Counseling Fee		\$125.00
902	Mortgage Insurance Premium		\$10,000.00
1101	Settlement or Closing Fee		\$650.00
1106	Notary Fees		\$175.00
1108	Title Insurance / Lender Coverage		\$975.00
1201	Recording Fee Mortgage		\$150.00
Total		\$400.00	\$16,595.00
Total Estimated Settlement Costs			\$16,995.00

John Smith

Date

Mike Branson
Loan Officer

Date