

GOOD FAITH ESTIMATE

Applicants: **Incomplete Sample Document**
 Property Addr:
 Prepared By: **Amerites Ph. 713.877.9000**
4544 Post Oak Place, Suite 148, Houston, TX 77027

Application No: **Sample for website**
 Date Prepared: **01/01/2006**
 Loan Program: **SAMPLE**

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 \$	Interest Rate: %	Term: mths	PFC	S	F	POC
800 ITEMS PAYABLE IN CONNECTION WITH LOAN:						
801	Loan Origination Fee		\$	✓		
802	Loan Discount			✓		
803	Appraisal Fee					✓
804	Credit Report					✓
805	Lender's Inspection Fee					
808	Mortgage Broker Fee	0.000% + \$				0.00
809	Tax Related Service Fee					
810	Processing Fee			✓		
811	Underwriting Fee					
812	Wire Transfer Fee					
	Flood Certification Fee					
	Courier Fee					
	Mortgage Operating Center Fee			✓		✓
	Funding Fee			✓		✓

1100 TITLE CHARGES:	PFC	S	F	POC
1101 Closing or Escrow Fee: To Title Company	\$	✓		
1105 Document Preparation Fee		✓		
1106 Notary Fees				
1107 Attorney Fees				
1108 Title Insurance:			✓	
Endorsement Fee - TBD				
Tax Certificate		✓		
State Guarantee Fee				

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:	PFC	S	F	POC
1201 Recording Fees:	\$			
1202 City/County Tax/Stamps:				
1203 State Tax/Stamps:				
Mortgage Policy, EPA Endors				
Prorated HOA Fees				

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

Estimated Closing Costs

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	PFC	S	F	POC
901 Interest for 15 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):	\$
Yield spread of 0-3%	

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 **0.00** **Total Monthly Payment**

This Good Faith Estimate is being provided by **Amerites**, 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 **Incomplete Sample Document** Date _____ Applicant _____ Date _____