GOOD FAITH ESTIMATE

Applicants:
Property Addr:
Prepared By:

Application No:
Date Prepared: **01/26/2006**
Loan Program: **Conventional Debt Consolidatior**

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 $ **99,300** Interest Rate: **5.500** % Term: **180 / 180** mths

800	ITEMS PAYABLE IN CONNECTION WITH LOAN:					PFC	S	F	POC
801	Loan Origination Fee				$				
802	Loan Discount	**0.756%**				**750.71**	✓		
803	Appraisal Fee					**450.00**			
804	Credit Report								
805	Lender's Inspection Fee								
808	Mortgage Broker Fee	**3.500%**				**3,475.50**	✓		
809	Tax Related Service Fee								
810	Processing Fee								
811	Underwriting Fee								
812	Wire Transfer Fee					**25.00**	✓		
	Admin Fee					**1,190.00**	✓		
	Courier Fee					**70.72**	✓		
	Commitment Fee					**525.00**	✓		

1100	TITLE CHARGES:		PFC	S	F	POC
1101	Closing or Escrow Fee:	$ **489.60**	✓			
1105	Document Preparation Fee					
1106	Notary Fees					
1107	Attorney Fees					
1108	Title Insurance:	**270.00**				
	Tax on Title	**22.14**				

1200	GOVERNMENT RECORDING & TRANSFER CHARGES:		PFC	S	F	POC
1201	Recording Fees:	$ **113.00**	✓			
1202	City/County Tax/Stamps:					
1203	State Tax/Stamps:					

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

Estimated Closing Costs **7,381.67**

900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:					PFC	S	F	POC
901	Interest for **26** days @ $	**15.1708**	per day	$	**394.44**				
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	**6**	months @ $	per month	$				
1002	Mortgage Ins. Premium Reserves		months @ $ **0.00**	per month					
1003	School Tax		months @ $	per month					
1004	Taxes and Assessment Reserves	**3**	months @ $ **94.50**	per month		**283.50**			
1005	Flood Insurance Reserves		months @ $	per month					
			months @ $	per month					
			months @ $	per month					

Estimated Prepaid Items/Reserves **677.94**

TOTAL ESTIMATED SETTLEMENT CHARGES **8,059.61**

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds): $

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:				TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (+)	**90,829.00**	New First Mortgage(-)		Principal & Interest	**811.36**
Loan Amount (-)	**99,300.00**	Sub Financing(-)		Other Financing (P & I)	
Est. Closing Costs (+)	**7,381.67**	New 2nd Mtg Closing Costs(+)		Hazard Insurance	
Est. Prepaid Items/Reserves (+)	**677.94**			Real Estate Taxes	**94.50**
Amount Paid by Seller (-)				Mortgage Insurance	**0.00**
				Homeowner Assn. Dues	
				Other	
Total Est. Funds to you			**411.39**	**Total Monthly Payment**	**905.86**

☐ This Good Faith Estimate is being provided by , 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

Calyx Form gfe.frm 11/01