

## GOOD FAITH ESTIMATE

Applicants: **JOE SAMPLE**  
 Property Addr: **PRE QUALIFICATION, POCATELLO, ID 83201**  
 Prepared By: **THE MORTGAGE SPECIALISTS Ph. 208-233-7678**  
**1023 YELLOWSTONE AVE SUITE G, POCATELLO, ID 83201**

Application No: **SAMPLE**  
 Date Prepared: **09/10/2001**  
 Loan Program: **30 YEAR FIXFD**

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 \$ **95,000** Interest Rate: **6.625 %** Term: **360 / 360** mths

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:			
801	Loan Origination Fee	1.000%	\$ 950.00
802	Loan Discount		PFC
803	Appraisal Fee		300.00
804	Credit Report		15.00
805	Lender's Inspection Fee		
808	Mortgage Broker Fee		PFC
809	Tax Related Service Fee		80.00
810	Processing Fee		
811	Underwriting Fee		
812	Wire Transfer Fee		PFC
	<b>FLOOD CERT</b>		<b>10.00</b>

1100 TITLE CHARGES:			
1101	Closing or Escrow Fee:		\$ 175.00
1105	Document Preparation Fee		200.00
1106	Notary Fees		
1107	Attorney Fees		
1108	Title Insurance:		252.00
	<b>ENDORSEMENTS TO TITLE</b>		<b>50.00</b>

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:			
1201	Recording Fees:		\$ 40.00
1202	City/County Tax/Stamps:		
1203	State Tax/Stamps:		

1300 ADDITIONAL SETTLEMENT CHARGES:			
1302	Pest Inspection		\$

*Estimated Closing Costs* **2,072.00**

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			
901	Interest for	15 days @ \$	17.2432 per day \$ 258.65
902	Mortgage Insurance Premium		PFC
903	Hazard Insurance Premium		300.00
904			
905	VA Funding Fee		PFC

1000 RESERVES DEPOSITED WITH LENDER:			
1001	Hazard Insurance Premiums	2 months @ \$	25.00 per month \$ 50.00
1002	Mortgage Ins. Premium Reserves	0 months @ \$	61.75 per month PFC
1003	School Tax	months @ \$	per month
1004	Taxes and Assessment Reserves	2 months @ \$	110.00 per month 220.00
1005	Flood Insurance Reserves	months @ \$	per month
		months @ \$	per month
		months @ \$	per month

*Estimated Prepaid Items/Reserves* **828.65**

**TOTAL ESTIMATED SETTLEMENT CHARGES** **2,900.65**

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff	\$ 100,000.00	Principal & Interest	\$ 608.30
Base Loan Amount	95,000.00	Other Financing (P & I)	
MIP/PF Financed	0.00	Hazard Insurance	25.00
Total Loan Amount	95,000.00	Real Estate Taxes	110.00
Amount Paid by Seller		Mortgage Insurance	61.75
Estimated Closing Costs	2,072.00	Homeowner Assn. Dues	
Estimated Prepaid Items/Reserves	828.65	Other	
<b>OTHER: FROM SELLER</b>			
<b>Total Est. Funds needed to close</b>	<b>7,900.65</b>	<b>Total Monthly Payment</b>	<b>805.05</b>

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 **JOE SAMPLE** Date \_\_\_\_\_ Applicant \_\_\_\_\_ Date \_\_\_\_\_

# FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: **JOE SAMPLE**

Prepared By: **THE MORTGAGE SPECIALISTS**  
**1023 YELLOWSTONE AVE SUITE G**  
**POCATELLO, ID 83201**  
**208-233-7678**

Property Address: **PRE QUALIFICATION**  
**POCATELLO, ID 83201**

Application No: **SAMPLE**

Date Prepared: **09/10/2001**

Check box if applicable:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
<b>* 7.293 %</b>	<b>\$ * 135,192.16</b>	<b>\$ * 95,000.00</b>	<b>\$ * 230,192.16</b>

**REQUIRED DEPOSIT:** The annual percentage rate does not take into account your required deposit  
**PAYMENTS:** Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
<b>120</b>	<b>670.05</b>							
<b>239</b>	<b>624.13</b>							
<b>1</b>	<b>619.09</b>							

**DEMAND FEATURE:** This obligation has a demand feature.

**VARIABLE RATE FEATURE:** This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

**CREDIT LIFE/CREDIT DISABILITY:** Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. <span style="float: right;">X</span>
Credit Disability		I want credit disability insurance. <span style="float: right;">X</span>
Credit Life and Disability		I want credit life and disability insurance. <span style="float: right;">X</span>

**INSURANCE:** The following insurance is required to obtain credit:

Credit life insurance  Credit disability  Property insurance  Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

If you purchase  property  flood insurance from creditor you will pay \$ \_\_\_\_\_ for a one year term.

**SECURITY:** You are giving a security interest in:

The goods or property being purchased  Real property you already own.

**FILING FEES:** \$ **40.00**

**LATE CHARGE:** If a payment is more than **15** days late, you will be charged **5.000 % of the payment**

**PREPAYMENT:** If you pay off early, you

may  will not have to pay a penalty.

may  will not be entitled to a refund of part of the finance charge.

**ASSUMPTION:** Someone buying your property

may  may, subject to conditions  may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties

\* means an estimate  all dates and numerical disclosures except the late payment disclosures are estimates.

THE UNDERSIGNED ACKNOWLEDGE RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

\_\_\_\_\_  
**JOE SAMPLE** (Applicant) (Date)

\_\_\_\_\_  
 (Applicant) (Date)

\_\_\_\_\_  
 (Applicant) (Date)

\_\_\_\_\_  
 (Applicant) (Date)

\_\_\_\_\_  
 (Lender) (Date)

\*\* NOTE: PAYMENTS SHOWN ABOVE DO INCLUDE RESERVE DEPOSITS FOR MORTGAGE INSURANCE (IF APPLICABLE) BUT NOT PROPERTY TAXES OR INSURANCE.  
 CALYX Ttl.hp 2/95