

GOOD FAITH ESTIMATE

Applicants: **John Doe**
 Property Addr:
 Prepared By: **Hartland Mortgage Centers Inc. Ph. 866-544-9100**
2525 N. 124th Street, Suite 230, Brookfield, WI 53005

Application No: **Doe**
 Date Prepared: **08/25/2009**
 Loan Program: **Agency 30 Year**

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.

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

Total Loan Amount \$ **150,000** 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	(295.00)		✓
804	Credit Report	16.20		
805	Lender's Inspection Fee			
808	Mortgage Broker Fee			
809	Tax Related Service Fee			
810	Processing Fee			
811	Underwriting Fee	899.00		✓
812	Wire Transfer Fee			
	Flood Certification	17.00		✓

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds)		Amount	PFC
		\$	

1100 TITLE CHARGES:		Amount	Paid By	PFC / F / POC
1101	Closing/Escrow Fee:	\$ 175.00		✓
1105	Document Preparation Fee	50.00		✓
1106	Notary Fees			
1107	Attorney Fees			
1108	Title Insurance:	200.00		
	Courier	50.00		✓
	Email/Wire Fee	25.00		✓

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:		Amount	Paid By	PFC / F / POC
1201	Recording Fees:	\$ 70.00		✓
1202	City/County Tax/Stamps:			
1203	State Tax/Stamps:			

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

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:		Estimated Closing Costs	1,502.20	Amount	Paid By	PFC / F / POC
901	Interest	for 5 days @ \$ 20.8333 / day \$		104.17		✓
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			
			mths @ \$ / mth \$	
1002	Mtg Ins. Premium Reserves			
			mths @ \$ / mth	
1003	School Tax			
			mths @ \$ / mth	
1004	Taxes & Assessment Reserves			
			mths @ \$ / mth	
1005	Flood Insurance Reserves			
			mths @ \$ / mth	
			mths @ \$ / mth	

Estimated Prepaid Items/Reserves		104.17
TOTAL ESTIMATED SETTLEMENT CHARGES		1,606.37

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:			TOTAL ESTIMATED MONTHLY PAYMENT:		
Purchase Price (+)	Loan Amount (-)	150,000.00	Principal & Interest		805.23
Alterations (+)	New First Mortgage(-)		Other Financing (P & I)		
Land (+)	Subordinate Financing (-)		Hazard Insurance		
Refi (incl. debts to be paid off) (+)	CC paid by Seller (-)		Real Estate Taxes		
Est. Prepaid Items/Reserves (+)		148,000.00	Mortgage Insurance		
Est. Closing Costs (+)		104.17	Homeowner Assn. Dues		
New 2nd Mtg Closing Costs (+)		1,502.20	Other		
PMI, MIP, Funding Fee (+)					
Discount (Borrower paid) (+)	FHA Required Investment (-)				
FHA EEM Improvements (+)	FHA MI Premium Refund (-)				
	FHA 203k Rehabilitation Cost (-)	0.00			
Total Estimated Funds to you			Total Monthly Payment		
393.63			805.23		

This Good Faith Estimate is being provided by **Hartland Mortgage Centers Inc.**, 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 **John Doe**
 Calyx Form - gfe.frm (09/08)

Date

Applicant

Date