

# GOOD FAITH ESTIMATE OF SETTLEMENT CHARGES

BORROWER(S) \_\_\_\_\_  
PROPERTY ADDRESS \_\_\_\_\_  
TERM \_\_\_\_\_ INTEREST RATE \_\_\_\_\_ PURCHASE \_\_\_ REFINANCE \_\_\_  
SALES PRICE \_\_\_\_\_ LOAN AMOUNT \_\_\_\_\_

## **CLOSING COSTS**

LOAN ORIGATION FEE(        POINTS)-----\$ \_\_\_\_\_  
LOAN PROCESSING FEE-----\$ \_\_\_\_\_  
APPRAISAL FEE-----\$ \_\_\_\_\_  
CREDIT REPORT-----\$ \_\_\_\_\_  
BUSINESS CREDITREPORT-----\$ \_\_\_\_\_  
LOAN DOCUMENT PREPARATION FEE-----\$ \_\_\_\_\_  
TAX SERVICE-----\$ \_\_\_\_\_  
UNDERWRITING FEE-----\$ \_\_\_\_\_  
FLOOD CERTIFICATE-----\$ \_\_\_\_\_  
ESCROW FEE-----\$ \_\_\_\_\_  
TITLE INSURANCE PREMIUM-----\$ \_\_\_\_\_  
-----\$ \_\_\_\_\_  
-----\$ \_\_\_\_\_  
**TOTAL CLOSING COSTS-----\$ \_\_\_\_\_**

## **PREPAID ITEMS**

HAZARD INSURANCE-----\$ \_\_\_\_\_  
PROPERTY TAXES(\$ \_\_\_\_\_/MONTH)-----\$ \_\_\_\_\_  
PAYMENT MORTGAGE INSURANCE(\$ \_\_\_\_\_/MONTH)---\$ \_\_\_\_\_  
PREAID INTEREST(\$ \_\_\_\_\_/DAY)-----\$ \_\_\_\_\_  
-----\$ \_\_\_\_\_  
**TOTAL PREPAID ITEMS-----\$ \_\_\_\_\_**

THE FORGOING IS ONLY A GOOD FAITH ESTIMATE OF THE ITEMS STATED. THE ACTUAL CHARGES MAY BE MORE OR LESS. CERTAIN ITEMS OF THE ABOVE ESTIMATES ARE BASED ON THE AMOUNT OF THE LOAN AND THE RATE; IF THESE CHANGE, THE CHARGES WILL CHANGE, TOO.

THIS GOOD FAITH ESTIMATE IS PROVIDED TO YOU IN COMPLIANCE WITH THE REAL ESTATE SETTLEMENT PROCEDURES ACT. IT IS NOT AN APPROVAL OF YOUR APPLICATION NOR A COMMITMENT TO MAKE THE LOAN.

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BORROWER'S SIGNATURE                      DATE      CO-BORROWER'S SIGNATURE                      DATE