GOOD FAITH ESTIMATE OF SETTLEMENT COSTS

Lender: TEST LENDER

BARRY B. BUYER AND BARBARA ANDREA BUYER Applicants:

Property Address: 999 REAL PROPERTY DRIVE MORTGAGETOWN, CA 92567

☐ FHA **X** CONV. Est. Rate: **7.750**Loan Amount: **100,000.00**Date: 1/25/1998

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.

ESTIMATED SETTLEMENT CHARGES										
	Lender Broker				ID BY					
	<u>Charged</u>	Charged	<u>Lender</u>	<u>Broker</u>	<u>Buyer</u>	<u>Seller</u>				
801. Loan Origination Fee \$: 802. Discount Points \$:	1,000.00			1,000.00						
803. Appraisal Fee \$:		250.00			250.00					
804. Credit Report \$:		55.00			55.00					
805. Lenders Inspection Fee \$:										
806. Mortgage Insurance Application Fee \$:										
807. Assumption Fee \$:										
808. Tax Service Contract \$:	<u></u>				78.00					
ooo. Τακ σει γιες contract ψ.										
811. *SEE ADDENDUM TO GFE			0.00	0.00	1825.00	0.00				
813. Seller Points \$:										
901. Interest for <u>4</u> days @ \$ <u>21.53</u> per day	06.10				06.10					
902. Mortgage Insurance Premium (PMI/MIP) \$:	<u>86.1</u> 2				86.12					
903. Hazard Insurance Premium for 1 year \$:	 550.00				550.00					
904. Flood Insurance Premium for 1 year \$:					330100					
1008. Aggregate Escrow Adjustment \$241.68										
1001. Hazard Ins. <u>2</u> mos. @\$ <u>45.83</u>	91.66				91.66					
1002. Mortgage Ins mos. @\$										
1003. City Taxes mos. @\$										
1004. County Taxes 6 mos. @\$ 104.17	625.02				625.02					
1006. Flood Insmos. @\$				-	023.02					
mos. ε ψ						·				
1101. Settlement or Closing Fees \$:										
1102. Abstract or Title Search \$:										
1103. Title Examination \$:										
1104. Title Insurance Binder \$:										
1105. Escrow Document Preparation \$:										
1106. Notary Fee \$:										
1107. Attorneys' Fees \$:										
1108. Title Insurance \$:	<u>450.0</u> 0				450.00					
1201. Recording Fees \$:	40.00				40.00					
1202. City/County Tax Stamps \$:										
1203. State Tax Stamps \$:										
1204. Assignment Fee \$:										
1301. Survey \$:										
1302. Termite Inspection \$:										
										
			LENDER	BROKER	BUYER	SELLER				
TOTAL ESTIMATED FUNDS NEEDED TO CLOSE			0.00	0.00	5050.80	0.00				
	-		· ·	2.00		2100				

This form does not cover all items you will be required to pay in cash at settlement, for example, deposit in escrow for real estate taxes and insurance. You may wish to inquire as to the amounts of other such items. You may be required to pay other additional amounts at settlement. These estimates are provided pursuant to the Real Estate Settlement Procedure 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. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

BARRY B. BUYER	BARBARA BUYER

ADDENDUM TO GOOD FAITH ESTIMATE OF SETTLEMENT CHARGES

Borrower(s): BARRY B. BUYER AND BARBARA BUYER Property Address: 999 REAL PROPERTY DRIVE MORTGAGETOWN, CA 92567

Loan No: 12345

ADDITIONAL FEES

The following fees are being disclosed pursuant to the Real Estate Settlement Procedures Act (RESPA). RESPA requires a full disclosure relative to fees received by the lender and fees received by the mortgage broker. **ALL FIGURES ARE ESTIMATES.** The exact amounts of these fees will also be disclosed on your HUD-1 Settlement Statement as required by RESPA. Your HUD-1 Settlement Statement will be provided to you after your loan closes

will be provided to you after your loan closes	Lender	Broker	PAID BY			
	Charged	Charged	<u>Lender</u>	<u>Broker</u>	<u>Buyer</u>	<u>Seller</u>
044 777 1 5 6						
811. Warehouse Fee \$:						
811a. Processing Fee \$:	395.00				395.00	
811b. Funding Fee \$:		495.00			495.00	
811c. Document Prep. Fee \$:	35.00				35.00	
811d. Document Fee \$:	115.00				115.00	
811e. Escrow Fee \$:	375.00				375.00	
811f. Sub Escrow Fee \$:						
811g. Notary Fee \$:	60.00				60.00	
811h. ALTA Bring Down \$:						
811i. Wire Transfer Fee \$:	50.00				50.00	
811j. messenger fee	50.00				50.00	
811k.						
8111.						
811m.						
811n.						
811o. warehouse fee	250.00				250.00	
811p.						
811q.						
811r.						
811s.						
		LENDER	BROKER	BUYER	SELLER	
TOTALS (See item 811 on the Good Faith Estimate)			0.00	0.00	1825.00	0.00

PAYMENTS MADE TO YOUR MORTGAGE BROKER

The following fees have been or will be paid by the Lender to your Mortgage Broker. These fees have been paid outside of closing (P.O.C.)

812a. Rebate Fee: \$ 1,000.00

812b. Servicing Released Fee: \$ 812c. Yield Spread Fee: \$

Your Mortgage Broker on this loan is: MORTGAGE BROKER COMPANY

714-555-5555

123 BROKER WAY

MORTGAGETOWN, CA 92567

SETTLEMENT SERVICE PROVIDERS

The following is a list of who provided the settlement services whose fees are itemized above and on the HUD-1 Settlement Statement.

Appraisal Company: PMI Insurance Company: PMI COMPANY ALLEN APPRAISAL 567 APPRAISAL ARCHWAY MORTGAGETOWN, CA 92567 345 INSURANCE WAI MORTGAGETOWN, CA 92657 714-555-5555 INSURANCE WAY JOE BLOW Credit Report Company: ALLEN 714-666-6666 Tax Service Company: Tax Service Comp.
TRANSAMERICA
987 TRANSAMERICA PARKWAY
PROAGETOWN, CA 92567 CREDCO CREDCO 123 CREDIT COVE MORTGAGETOWN, CA 92567 715-555-5555 MORTGAGETOWN,
TESS TRAN
Flood Cert. Company: 714-555-5555 Doc Prep. Company: ALL WET ENTERPRISES 567 RAINY LANE MORTGAGETOWN, CA 92 LENDERS DOCUMENT SERVICE, INC. 653 SOUTH B STREET TUSTIN, CA 92780 CA 92567 714-555-5555 714-731-8600 DOLLY DRENCHED SANDI Other(s): ALBERT ATTORNEY 678 LEGAL LANE MORGANTOWN, CA 99999 ALBERT 714-555-5555
I (We) hereby acknowledge receiving and reading a completed copy of this Addendum.

BARRY B. BUYER BARBARA BUYER