

## Guaranteed Good Faith Estimate

Name and address of Borrower:	Originating Company Name and Address:
Property Address (if Different than above):	Proposed Rate:
<b>Settlement Charges:</b>	Prepayment Penalty:    May    May Not    Balloon Payment    Yes,    No
<b>800: Items Payable in Connection With The Loan:</b>	<b>Summary of Borrower's Transaction:</b>
801: Loan Origination Fee (    %)	Contract Purchase Price/Existing Loan Amt. to be Paid Off
802: Loan Discount Fee (    %)	Personal Property
803: Appraisal Fee to:	Total Settlement/Closing Cost Charges to Borrower(s): 1400 A
804: Credit Report Fee to:	Total Pre-Paid/Reserves Charged to Borrower(s): 1400 B
805: Lender's Inspection Fee	
806: Application Fee to:	Gross Amount Due From Borrower(s):
807: Flood Certification Fee	<Deposit of Earnest Money>
808: Mortgage Broker Fee (    %)	<Principal Amount of new loan(s)>
809: Tax Service Fee	<Seller Paid Closing cost Credit(s)>
810: Processing Fee	<Subordinate Loan Proceeds>
811: Underwriting/Admin Fee	<Other Credit(s)>
812: Wire Transfer Fee	<b>Amounts Paid by or in Behalf of Borrower(s):</b>
813:	
<b>900: Items Required By Lender To Be Paid In Advance</b>	<b>Cash Settlement Due From/To Borrowers:</b>
901: Interest for _____ days at \$ _____/day	
902 Mortgage Insurance Premium for _____ mos. to _____	Proposed Payments
903: Hazard Insurance Premium for _____ mos. to _____	1 <sup>st</sup> Mortgage:    Principal & Interest    Interest Only
904: Flood Insurance Premium for _____ mos. to _____	2 <sup>nd</sup> Mortgage:    Principal & Interest    Interest Only
905: VA Funding Fee/Mortgage Insurance Premium	Property Taxes
<b>1000: Reserves Deposited with Lender</b>	Homeowners Insurance
1001: Hazard Insurance: _____ months @ \$ _____ per mos.	Mortgage Insurance
1002: Mortgage Insurance: _____ months @ \$ _____ per mos.	Homeowners Association Dues
1003: City Property Taxes: _____ months @ \$ _____ per mos.	Other
1004: County Property Taxes: _____ months @ \$ _____ per mos.	Other
1005: Annual assessments: _____ months @ \$ _____ per mos.	
1006: Flood Insurance: _____ months @ \$ _____ per mos.	<b>Total Proposed Monthly Payment</b>
1007: _____ months @ \$ _____ per mos.	
1008: Aggregate Adjustment	
<b>1100: Title Charges</b>	
1101: Settlement or Closing/Escrow Fee to:	
1102: Abstract or Title Search to:	
1103: Title Examination to:	
1104: Title Insurance Binder to:	
1105 Documentation Preparation to:	
1106: Notary Fees to:	
1107: Attorney's Fee (Includes above item numbers:	
1108: Title Insurance (Includes above item numbers:	
1109: Lender's Coverage \$	
1110: Owner's Coverage \$	
1111: Includes Commitment Fee	
1112: Endorsement Fee to:	
1113: Wire Fee to:	
1114: Electronic Doc Fee to:	
1115: Courier Fee:	
1116:	
1117:	
1118:	
<b>1200: Government Recording and Transfer Charges</b>	
1201: Recording Fees:    Deed \$                      Mortgage \$ Release(s)/Reconveyance(s) \$	
1202: City/County tax/Stamps:    Deed \$                      Mortgage \$	
1203: State Tax/Stamps:    Deed \$                      Mortgage \$	
1204 Assignment Fee	
1205:	
<b>1300: Additional Settlement Charges</b>	
1301: Survey to:	
1302: Pest Inspection Fee to:	
1303: General Inspection(s) to:	
1304: Home Warranty	
1305: Elevation Certificate	
A: Settlement Cost (Sections 800, 1100, 1200, 1300 above)	
B: Prepaid Items (Sections 900 and 1000 above)	
<b>1400: Total Estimated Settlement/Closing Costs</b>	

**Nature of Relationship:**  
In connection with this residential mortgage loan, you the Borrower(s), have requested assistance from \_\_\_\_\_ (Company Name) in arranging credit to meet your financial needs. We do not distribut all products in the marketplace and cannot guarantee the lowest rate.

**Termination:** This estimate will continue until one of the following events occur:

1. The Loan Closes
2. The Request id Denied
3. Borrower withdraws the request
4. The Borrower decides to use another source for origination
5. The Borrower is provided a revised Uniform Estimated Settlement/Closing Cost and Mortgage Loan Disclosure

**Notice to Borrower(s):** Signing this document does not obligate me to obtain a mortgage loan through this mortgage originator, nor is this a loan commitment or approval. Do not sign this statement until you have read and understood all of the information in it. Fees received under this agreement are legal and permissible under The Real Estate Procedures Act. You will receive a re-disclosure of any increase in rate or if the disclosed settlement/closing costs of Section 1400 A increase by 10% or more of the original estimate. Should an increase occur, re-disclosure must occur prior to the settlement or close of escrow.

Applicant(s) hereby acknowledge(s) the receipt of a copy of this agreement and that you inquired into mortgage financing with \_\_\_\_\_ (Company) on \_\_\_\_\_ (Date)

Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_

Originator: \_\_\_\_\_

Signature of Originator \_\_\_\_\_ Date \_\_\_\_\_