

GOOD FAITH ESTIMATE

Applicants:
 Property Addr:
 Prepared By: **PacificBanc Mortgage Ph. 949-419-0505**
2600 Michelson Dr. # 930, Irvine, CA 92612

Application No:
 Date Prepared:
 Loan Program:

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 \$ Interest Rate: % Term/Due In: mths

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:

| | | | |
|-----|-------------------------|--|----|
| 801 | Loan Origination Fee | | \$ |
| 802 | Loan Discount | | |
| 803 | Appraisal Fee | | |
| 804 | Credit Report | | |
| 805 | Lender's Inspection Fee | | |
| 808 | Mortgage Broker Fee | | |
| 809 | Tax Related Service Fee | | |
| 810 | Processing Fee | | |
| 811 | Underwriting Fee | | |
| 812 | Wire Transfer Fee | | |

1100 TITLE CHARGES:

| | | | |
|------|--------------------------|--|----|
| 1101 | Closing/Escrow Fee: | | \$ |
| 1105 | Document Preparation Fee | | |
| 1106 | Notary Fees | | |
| 1107 | Attorney Fees | | |
| 1108 | Title Insurance: | | |

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:

| | | | |
|------|-------------------------|--|----|
| 1201 | Recording Fees: | | \$ |
| 1202 | City/County Tax/Stamps: | | |
| 1203 | State Tax/Stamps: | | |

1300 ADDITIONAL SETTLEMENT CHARGES:

| | | | |
|------|-----------------|--|----|
| 1302 | Pest Inspection | | \$ |
|------|-----------------|--|----|

Estimated Closing Costs

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:

| | | | | | |
|-----|---------------------|--|-----|-----------|----------|
| 901 | Interest | | for | days @ \$ | / day \$ |
| 902 | Mtg Ins. Premium | | | | |
| 903 | Hazard Ins. Premium | | | | |
| 904 | | | | | |
| 905 | VA Funding Fee | | | | |

1000 RESERVES DEPOSITED WITH LENDER:

| | | | | |
|------|-----------------------------|--|-----------|----------|
| 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 |
| | | | mths @ \$ | / mth |

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:

| | | |
|---------------------------------------|----------------------------------|-------------------------|
| Purchase Price (+) | Loan Amount (-) | Principal & Interest |
| 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 (+) | | Mortgage Insurance |
| Est. Closing Costs (+) | | Homeowner Assn. Dues |
| | | Other |
| PMI, MIP, Funding Fee (+) | | |
| Discount (Borrower paid) (+) | FHA Required Investment (-) | |
| FHA EEM Improvements (+) | FHA MI Premium Refund (-) | |
| | FHA 203k Rehabilitation Cost (-) | |

Total Estimated Funds

Total Monthly Payment

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.