Mortgage Loan Disclosure Statement/Good Faith Estimate

Borrower's Name(s): _____

Real Property Collateral: The intended security for this proposed loan will be a Deed of Trust on (street address or legal description):

_____

This joint Mortgage Loan Disclosure Statement/Good Faith Estimate is being provided by:

_____

a real estate broker acting as a mortgage broker, pursuant to the Federal Real Estate Settlement Procedures Act (RESPA) and similar California law. In a transaction subject to RESPA, a lender will provide you with an additional Good Faith Estimate within three business days of the receipt of your loan application. You will also be informed of material changes before settlement/close of escrow. The name of the intended lender to whom your loan application will be delivered is:

____ Unknown ____ _____ (Name of lender, if known)

GOOD FAITH ESTIMATE OF CLOSING COSTS

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees, commissions, costs and expenses listed are estimates; the actual charges may be more or less. Your transaction may not involve a charge for every item listed and any additional items charged will be listed. The numbers listed beside the estimate generally correspond to the numbered lines contained in the HUD-1 Settlement Statement which you will receive at settlement if this transaction is subject to RESPA. The HUD-1 Settlement Statement contains the actual costs for the items paid at settlement. When this transaction is subject to RESPA, by signing page two of this form you are also acknowledging receipt of the HUD Guide to Settlement Costs.

HUD-1	ITEM	Paid to Others	Paid to Broker
800	Items Payable in Connection with Loan		
801	Lender's Loan Origination Fee	$	$
802	Lender's Loan Discount Fee	$	$
803	Appraisal Fee	$	$
804	Credit Report	$	$
805	Lender's Inspection Fee	$	$
808	Mortgage Broker Commission/Fee	$	$
809	Tax Service Fee	$	$
810	Processing Fee	$	$
811	Underwriting Fee	$	$
812	Wire Transfer Fee	$	$
		$	$
		$	$
900	Items Required by Lender to be Paid in Advance		
901	Interest for ____ days at $ _____ per day	$	$
902	Mortgage Insurance Premiums	$	$
903	Hazard Insurance Premiums	$	$
904	County Property Taxes	$	$
905	VA Funding Fee	$	$
		$	$
		$	$
1000	Reserves Deposited with Lender		
1001	Hazard Insurance: ____ mos at $ _____ /mo.	$	$
1002	Mortgage Insurance: ____ mos at $ _____ /mo.	$	$
1004	Co. Property Taxes: ____ mos at $ _____ /mo.	$	$
1008	Aggregate Escrow Adjustment	$	$
		$	$
		$	$
1100	Title Charges		
1101	Settlement or Closing/Escrow Fee	$	$
1105	Document Preparation Fee	$	$
1106	Notary Fee	$	$
1108	Title Insurance	$	$
		$	$
1200	Government Recording and Transfer Charges		
1201	Recording Fees	$	$
1202	City/County Tax/Stamps	$	$
		$	$
1300	Additional Settlement Charges		
1302	Pest Inspection	$	$
		$	$
		$	$
		$	$
Subtotals of Initial Fees, Commissions, Costs and Expenses		$ 0.00	$ 0.00

Total of Initial Fees, Commissions, Costs and Expenses $ _____

Compensation to Broker (Not Paid Out of Loan Proceeds):

Mortgage Broker Commission/Fee $ _____

Any Additional Compensation from Lender ____ No ____ Yes $ _____ (if known)