

GOOD FAITH ESTIMATE

Applicants:
 Property Addr:
 Prepared By: **Family Mortgage, Inc Ph. 702-876-4812**
4990 S. Rainbow Blvd #100, Las Vegas, NV 89118

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.

* PFC = Prepaid Finance Charge
 F = FHA Allowable Closing Cost
 POC = Paid Outside of Closing

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						

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds)	Amount	PFC
	\$	

1100 TITLE CHARGES:	Amount	Paid By	PFC / F / POC
1101 Closing/Escrow Fee:	\$		
1105 Document Preparation Fee			
1106 Notary Fees			
1107 Attorney Fees			
1108 Title Insurance:			

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:	Amount	Paid By	PFC / F / POC
1201 Recording Fees:	\$		
1202 City/County Tax/Stamps:			
1203 State Tax/Stamps:			

1300 ADDITIONAL SETTLEMENT CHARGES:	Amount	Paid By	PFC / F / POC
1302 Pest Inspection	\$		

Estimated Closing Costs

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	Amount	Paid By	PFC / F / POC
901 Interest			
902 Mtg Ins. Premium			
903 Hazard Ins. Premium			
904			
905 VA Funding Fee			

1000 RESERVES DEPOSITED WITH LENDER:	Amount	Paid By	PFC / F / POC
1001 Hazard Ins. Premium			
1002 Mtg Ins. Premium Reserves			
1003 School Tax			
1004 Taxes & Assessment Reserves			
1005 Flood Insurance Reserves			

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES		TOTAL ESTIMATED MONTHLY PAYMENT:	
TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
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	
New 2nd Mtg Closing Costs (+)		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 needed to close		Total Monthly Payment	

This Good Faith Estimate is being provided by _____, a mortgage broker, and no lender has been obtained. 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.

Applicant _____ Date _____ Applicant _____ Date _____
 Calyx Form - gfe.frm (09/08)