

Good Faith Estimate (GFE)

Name of Originator		Borrower				
Originator Address		Property Address				
Originator Phone Number						
Originator Email	Date	te of GFE				
Purpose	this loan. For more information, see HUD's Sp	ement charges and loan terms if you are approved for pecial Information Booklet on settlement charges, your sumer information at www.hud.gov/respa. If you decide itact us.				
Shopping for your loan	Only you can shop for the best loan for you. (the best loan. Use the shopping chart on pag	Compare this GFE with other loan offers, so you can fin ge 3 to compare all the offers you receive.				
Important dates	 The interest rate for this GFE is available the interest rate, some of your loan Origination change until you lock your interest rate. 	hrough After this time, the n Charges, and the monthly payment shown below can				
	2. This estimate for all other settlement charg	ges is available through				
	 After you lock your interest rate, you must to receive the locked interest rate. You must lock the interest rate at least 					
Summary of	Your initial loan amount is	\$				
your loan	Your loan term is	years				
	Your initial interest rate is	%				
	Your initial monthly amount owed for princip interest, and any mortgage insurance is	pal, \$ per month				
	Can your interest rate rise?	No Yes, it can rise to a maximum of 7 The first change will be in				
	Even if you make payments on time, can you loan balance rise?	ur No Yes, it can rise to a maximum of \$				
	Even if you make payments on time, can you monthly amount owed for principal, interest and any mortgage insurance rise?	ur t, No Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.				
	Does your loan have a prepayment penalty?	? No Yes, your maximum prepayment penalty is \$				
	Does your loan have a balloon payment?	No Yes, you have a balloon payment of \$ due in years				
Escrow account information	unt Some lenders require an escrow account to hold funds for paying property taxes or other property related charges in addition to your monthly amount owed of \$ Do we require you to have an escrow account for your loan? No, you do not have an escrow account. You must pay these charges directly when due. Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.					
Summary of your settlement charges	A Your Adjusted Origination Charges (Se	iee page 2.)				
5	B Your Charges for All Other Settlement	t Services (See page 2.)				
	A + B Total Estimated Settler	ment Charges \$				

Understanding your estimated settlement charges

Some of these charges can change at settlement. See the top of page 3 for more information.

Y	our Adjusted Origination Charges		
1.	Our origination charge This charge is for getting this loan for you.		
2.	Your credit or charge (points) for the specific		
	The credit or charge for the interest rate c "Our origination charge." (See item 1 abc		
	You receive a credit of \$ for th This credit reduces your settlement charg	his interest rate of %. Jes.	
		interest rate of %.	-
	The tradeoff table on page 3 shows that you o	can change your total	
	settlement charges by choosing a different int	terest rate for this loan.	
4	Your Adjusted Origination Charges		\$
Y	our Charges for All Other Settlement Serv	rices	
3.	Required services that we select These charges are for services we require to c	complete your settlement.	
	We will choose the providers of these service <i>Service</i>	s. Charge	
			Tolerance
4.	Title services and lender's title insurance		
	This charge includes the services of a title or sexample, and title insurance to protect the le		
5.	Owner's title insurance		10% Tolerance
	You may purchase an owner's title insurance p in the property.	policy to protect your interest	
6.	Required services that you can shop for		
	These charges are for other services that are a settlement. We can identify providers of these	THE P	
	for them yourself. Our estimates for providing		
7.	Government recording charges		
	These charges are for state and local fees to r title documents.	record your loan and	10% Tolerance
8.	Transfer taxes These charges are for state and local fees on	mortgages and home sales.	
0	Initial deposit for your escrow account		
/.	This charge is held in an escrow account to part on your property and includes all propert		Fine
	and other		Wary
10	. Daily interest charges	an from the day of your	
	This charge is for the daily interest on your loss settlement until the first day of the next mont	Pres	
	normal mortgage payment cycle. This amoun for days (if your settlement is	nt is \$ per day).	
11	.Homeowner's insurance This charge is for the insurance you must buy	for the property to protect	
	from a loss, such as fire.		
	Policy	Charge	Vary
E	Your Charges for All Other Settlement Set	ervices	\$
ļ	+ B Total Estimated Settlemer	nt Charges	\$



Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
 Our origination charge Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) Your adjusted origination charges (after you lock in your interest rate) Transfer taxes 	 Required services that we select Title services and lender's title insurance (if we select them or you use companies we identify) Owner's title insurance (if you use companies we identify) Required services that you can shop for (if you use companies we identify) Government recording charges 	 Required services that you can shop for (if you do not use companies we identify) Title services and lender's title insurance (if you do not use companies we identify) Owner's title insurance (if you do not use companies we identify) Initial deposit for your escrow account Daily interest charges Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

• If you want to choose this same loan with lower settlement charges, then you will have a higher interest rate. • If you want to choose this same loan with a lower interest rate, then you will have higher settlement charges.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$	\$	\$
Your initial interest rate'	%	%	%
Your initial monthly amount owed	\$	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$	\$	\$

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name				
Initial loan amount				
Loan term				
Initial interest rate				
Initial monthly amount owed				
Rate lock period				
Can interest rate rise?				
Can loan balance rise?				
Can monthly amount owed rise?				
Prepayment penalty?				
Balloon payment?				
Total Estimated Settlement Charges				

If your loan is

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan sold in the future you receive or the charges you paid at settlement.





A. Settlement Statement (HUD-1)

b. type of Loan						
. FHA 2. RHS 3. Conv. I	Jnins. 6. File Number: 7. Loan Numbe	er: 8. Mortgage Insurance Case Number:				
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.						
. Name & Address of Borrower:	E. Name & Address of Seller:	F. Name & Address of Lender:				
i. Property Location:	H. Settlement Agent:	I. Settlement Date:				
	Place of Settlement:					

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction		
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller		
101. Contract sales price		401. Contract sales price		
102. Personal property		402. Personal property		
103. Settlement charges to borrower (line 1400)		403.		
104.		404.		
105.		405.		
Adjustment for items paid by seller in advance		Adjustments for items paid by seller in advance		
106. City/town taxes to		406. City/town taxes to		
107. County taxes to		407. County taxes to		
108. Assessments to		408. Assessments to		
109.		409.		
110.		410.		
111.		411.		
112.		412.		
120. Gross Amount Due from Borrower		420. Gross Amount Due to Seller		
200. Amounts Paid by or in Behalf of Borrower		500. Reductions In Amount Due to Seller		
201. Deposit or earnest money		501. Excess deposit (see instructions)		
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)		
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to		
204.		504. Payoff of first mortgage loan		
205.		505. Payoff of second mortgage loan		
206.		506.		
207.		507.		
208.		508.		
209.		509.		
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller		
210. City/town taxes to		510. City/town taxes to		
211. County taxes to		511. County taxes to		
212. Assessments to		512. Assessments to		
213.		513.		
214.		514.		
215.		515.		
216.		516.		
217.		517.		
218.		518.		
219.		519.		
220. Total Paid by/for Borrower		520. Total Reduction Amount Due Seller		
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller		
301. Gross amount due from borrower (line 120)		601. Gross amount due to seller (line 420)		
302. Less amounts paid by/for borrower (line 220)	()	602. Less reductions in amount due seller (line 520) ()		
303. Cash From To Borrower		603. Cash To From Seller		

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

00. Total Real Estate Broker Fees					
Division of commission (line 700) as follows :				Paid From Borrower's	Paid From Seller's
'01.\$ to				Funds at Settlement	Funds at Settlement
102. \$ to				Settiement	Settlement
03. Commission paid at settlement					
04.					
00. Items Payable in Connection with Loan					·
01. Our origination charge		\$a	(from GFE #1)		
		,а ,а	(from GFE #2)		
02. Your credit or charge (points) for the specific interest rate chosen 03. Your adjusted origination charges		φ 0.2	(from GFE #A)	А	
004. Appraisal fee to			(from GFE #3)		-
05. Credit report to			(from GFE #3)		-
06. Tax service to			(from GFE #3)		-
07. Flood certification to			(from GFE #3)		
108.					
09.					
110.					
11.					
00. Items Required by Lender to be Paid in Advance					
101. Daily interest charges from to @\$	/day		(from GFE #10)		
102. Mortgage insurance premium for months to			(from GFE #3)		
103. Homeowner's insurance for years to			(from GFE #11)		-
000. Reserves Deposited with Lender					
001. Initial deposit for your escrow account			(from GFE #9)	В	
002. Homeowner's insurance months @ \$	per month	\$b			
003. Mortgage insurance months @ \$	per month	s b			
004. Property Taxes months @ \$	per month	\$ b			
005. months @ \$	per month	s b			
006. months @ \$	per month	\$b			
007. Aggregate Adjustment	-	-\$ b			-
100. Title Charges					
-			// OFF // ()	>= C	
101. Title services and lender's title insurance		\$ C	(from GFE #4)	- L	
102. Settlement or closing fee		şС	// OFF //F)		
103. Owner's title insurance 104. Lender's title insurance		s C	(from GFE #5)		
105. Lender's title policy limit \$		ş C			
106. Owner's title policy limit \$					
107. Agent's portion of the total title insurance premium to		\$			
108. Underwriter's portion of the total title insurance premium to	d	\$			
109. Abstract or Title Search	<u></u>	\$ C			
110. Endorsements to Owner's Policy (x: \$) (y: \$). Endorsement pr	emiums to OP incl	luded	at line 1103*		
111. Endorsements to Lender's Policy (x:\$) (y: \$). Endorsement pro-					
200. Government Recording and Transfer Charges				F	
201. Government recording charges			(from GFE #7)	D	
202. Deed \$ d Mortgage \$ d Releas	e \$		<i>(</i>)	E	
203. Transfer taxes 204. City/County tax/stamps Deed \$ C Mortgage \$ 6			(from GFE #8)	E	
					see not
205. State tax/stamps Deed \$ C Mortgage \$ 6	2				
206.					
300. Additional Settlement Charges					
301. Required services that you can shop for			(from GFE #6)	F	
302.	\$ <u>f</u>				
303.	\$ £				
304.					

Note: 1200 Section pattern assumes Loan Originator has shown both deed and mortgage transfer taxes as a Borrower charge on GFE. If this occurs all transfer taxes are shown in Borrower's column and the Seller's cells on lines 1204 and 1205 remain empty. *Endorsements to title policies and their premiums must be itemized and included with charge for underlying policy. DoubleTime incorporates disclosure at lines 1103 and 1104. Previous edition are obsolete Page 2 of 3

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges			Good Faith Estimate		HUD-1
Charges That Cannot Increase	IUD-1 Line Number				
Our origination charge	# 801		S.	1	
Your credit or charge (points) for the specific interest rate chose	n # 802			0%	
Your adjusted origination charges	# 803		Tol	lerance	
Transfer taxes	#1203				

Charges That in Total Cannot Increase More	Good Faith Estimate	HUD-1	
Government recording charges	# 1201		
	#		
	#		
	#		
	#	10	0/
	#	- 10 Tolera	nce
	#	, olere	moe
	#		
	Total		
1	ncrease between GFE and HUD-1 Charges	\$ or	%

Charges That Can Change			Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001			
Daily interest charges	# 901	\$ /day		
Homeowner's insurance				rea
	#			to
	#		-	1.9
	#			

Your initial loan amount is	\$
Your loan term is	years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and and any mortgage insurance is	Principal Interest Mortgage Insurance
Can your interest rate rise?	 No. Yes, it can rise to a maximum of %. The first change will be on and can change again every after Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	□ No. □ Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	 No. Yes, the first increase can be on and the monthly amount owed can rise to \$ The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	□ No. □ Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	☐ No. ☐ Yes, you have a balloon payment of \$ due in years on
Total monthly amount owed including escrow account payments	You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortgage insurance and any items checked below: Property taxes Homeowner's insurance Flood insurance

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.



Name of Originator Os	car Wilde	Borrower	Bob Borro	ower	
Originator 15	00 East Flagler Avenue	Property	12345 Pa]	lmetto Avenue	
Address Mi	ami, FL 33101	Address	Miami, Fl	L 33145	
Originator Phone Number	888-407-7775		······································		
Originator Email	LEQ@thefund.com	Date of G	FE December	1, 2009	
Purpose	This GFE gives you an estimate of you this loan. For more information, see HI <i>Truth-in-Lending Disclosures</i> , and othe you would like to proceed with this loa	UD's Specia er consume	al Information Booklet on s r information at www.hud.g	settlement charges, your	
Shopping for your loan	Only you can shop for the best loan fo the best loan. Use the shopping chart				
Important dates	1. The interest rate for this GFE is avai interest rate, some of your loan Orig change until you lock your interest r	gination Ch	gh 12/3/09 @ 5 PM arges, and the monthly pa	. After this time, the yment shown below can	
	2. This estimate for all other settlemen	nt charges is	s available through 1	2/18/09	
	 After you lock your interest rate, you to receive the locked interest rate. You must lock the interest rate at lease 			ays (your rate lock period)	
Summary of	Your initial loan amount is		\$ 300,000.00		
your loan	Your loan term is		30 years		
	Your initial interest rate is		6.00%		
	Your initial monthly amount owed for prind interest, and any mortgage insurance is		\$1,823.65	per month	
	Can your interest rate rise?		No Yes, it can rise to a maximum of % The first change will be in		
	Even if you make payments on time, o loan balance rise?	can your	X No Yes, it can rise to a maximum of \$		
	Even if you make payments on time, a monthly amount owed for principal, in and any mortgage insurance rise?	Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?			
	Does your loan have a prepayment p	enalty?	☑ No ☐ Yes, your maximum prepayment penalty is \$		
	Does your loan have a balloon payme	ent?	X No Ves, you have	a balloon payment of due in years.	
Escrow account information	Some lenders require an escrow accorrelated charges in addition to your model bowe require you to have an escrow low, you do not have an escrow account.	onthly amo account fo ccount. You	unt owed of \$ 1,823.65 r your loan? must pay these charges d	irectly when due.	
Summary of your settlement charges	Your Adjusted Origination Charges (See page 2.)			\$ \$3,000.00	
<u> </u>	B Your Charges for All Other Set	tlement Ser	vices (See page 2.)	\$ 11,048.94	
	A + B Total Estimated S	A + B Total Estimated Settlement Charges \$ 14,048.94			

Understanding your estimated settlement charges

Some of these charges can change at settlement. See the top of page 3 for more information.

Yo	our Adjusted Origination Charges			
1.	Our origination charge This charge is for getting this loan for you.		6,	000.00
2.	Your credit or charge (points) for the specifi The credit or charge for the interest rate "Our origination charge." (See item 1 ab	(2)		
	You receive a credit of \$3,000.00 for the This credit reduces your settlement charge		(3,	000.00)
	This charge (points) increases your total s	-		
	The tradeoff table on page 3 shows that you settlement charges by choosing a different in	terest rate for this loan.		
A	Your Adjusted Origination Charges		\$3,	000.00
Yc	our Charges for All Other Settlement Serv	vices		
	Required services that we select These charges are for services we require to We will choose the providers of these service	es.		
	Service Appraisal	Charge		
	Credit Report	\$475.00		
		\$ 75.00	\$	850.00
4	Mortgage Insurance	\$300.00	ې ب	00.00
	Title services and lender's title insurance This charge includes the services of a title or example, and title insurance to protect the le		\$ 2	2,075.00
	Owner's title insurance You may purchase an owner's title insurance in the property.	policy to protect your interest	\$	275.00
	Required services that you can shop for These charges are for other services that are settlement. We can identify providers of these for them yourself. Our estimates for providin Service Survey	se services or you can shop		
		\$150.00	\$	575.00
	Termite Inspection	\$150.00		
	Government recording charges These charges are for state and local fees to title documents.	record your loan and	\$	150.00
	Transfer taxes These charges are for state and local fees on	mortgages and home sales.	\$ 4	1,100.00
	Initial deposit for your escrow account This charge is held in an escrow account to p on your property and includes 🛛 all proper and 🗋 other	bay future recurring charges ty taxes, 🕱 all insurance, 	\$	650.00
	Daily interest charges This charge is for the daily interest on your lo settlement until the first day of the next mon normal mortgage payment cycle. This amou for 7 days (if your settlement is 12/25)	th or the first day of your nt is \$53.42 per day	\$	373.94
11.	Homeowner's insurance This charge is for the insurance you must buy from a loss, such as fire.	y for the property to protect		
	Policy Homeowner's Insurance Windstorm Insurance	Charge \$1,500.00 \$ 500.00	\$ 2	2,000.00
B		•		,048.94
A	+ B Total Estimated Settleme	nt Charges	\$ 14	,048.94



Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges	The total of these charges	These charges
cannot increase	can increase up to 10%	can change
at settlement:	at settlement:	at settlement:
 Our origination charge Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) Your adjusted origination charges (after you lock in your interest rate) Transfer taxes 	 Required services that we select Title services and lender's title insurance (if we select them or you use companies we identify) Owner's title insurance (if you use companies we identify) Required services that you can shop for (if you use companies we identify) Government recording charges 	 Required services that you can shop for (if you do not use companies we identify) Title services and lender's title insurance (if you do not use companies we identify) Owner's title insurance (if you do not use companies we identify) Initial deposit for your escrow account Daily interest charges Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

If you want to choose this same loan with lower settlement charges, then you will have a higher interest rate.
 If you want to choose this same loan with a lower interest rate, then you will have higher settlement charges.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$ 300,000.00	\$	\$
Your initial interest rate'	6.00 %	%	%
Your initial monthly amount owed	\$ 1,823.65	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	^{\$} 14,048.94	\$	\$

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	O.Wilde			
Initial loan amount	\$300,000.00			
Loan term	30 yrs.			
Initial interest rate	6.00%			
Initial monthly amount owed	\$1,823.65			
Rate lock period	30 days			
Can interest rate rise?	No			
Can loan balance rise?	No			
Can monthly amount owed rise?	No			
Prepayment penalty?	No			
Balloon payment?	No			
Total Estimated Settlement Charges	\$14,048.94			

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.





A. Settlement Statement (HUD-1)

B. Type of Loan			
1. FHA 2. RHS 3. Conv. Unins 4. VA 5. Conv. Ins.		7. Loan Number:	8. Mortgage Insurance Case Number:
C. Note: This form is furnished to give you a statement of actual se "(p.o.c.)" were paid outside the closing; they are shown he			
D. Name & Address of Borrower:	E. Name & Address of S	eller:	F. Name & Address of Lender:
G. Property Location:	H. Settlement Agent: Place of Settlement:		I. Settlement Date:
J. Summary of Borrower's Transaction	K. 54	nmary of Seller's Transad	ction
100. Gross Amount Due from Borrower	400. G	ross Amount Due to Seller	
101. Contract sales price	401. C	ontract sales price	
102. Personal property	402. P	ersonal property	
103. Settlement charges to borrower (line 1400)	403.		
104.	404.		
105.	405.		
Adjustment for items paid by seller in advance	Adjust	ment for items paid by seller	in advance
106. City/town taxes to	406. C	ty/town taxes	to
107. County taxes to	407. C	ounty taxes	to
108. Assessments to	408. A	sessments	to
109.	409.		
110.	410.		
111.	411.		
112.	412.		
120. Gross Amount Due from Borrower	420, G	ross Amount Due to Seller	
200. Amount Paid by or in Behalf of Borrower		ductions In Amount Due to s	eller
201. Deposit or earnest money		cess deposit (see instructions)	
202. Principal amount of new loan(s)	E Constanting	ettlement charges to seller (line	1400)
203. Existing loan(s) taken subject to	S 55		1400)
204.		tisting loan(s) taken subject to ayoff of first mortgage loan	
205.		The second s	
206.	S D Carson	ayoff of second mortgage loan	
207.	506.		
208.	507.		
209.			
	509.	an and a face the same second of t	llar
Adjustments for items unpaid by seller	States and States	ments for items unpaid by se	201 B
210. City/town taxes to	S S S	ty/town taxes	to
211. County taxes to		ounty taxes	to
212. Assessments to 213.	5.22	sessments	to
	513.		
214. 215.	514.		
215.	515.		
0.257	516.		
217.	517.		
218.	518.		
219.	519.		
220. Total Paid by/for Borrower	5.00	tal Reduction Amount Due S	
300. Cash at Settlement from/to Borrower		ash at Settlement to/from Sell	
301. Gross amount due from borrower (line 120)		oss amount due to seller (line 4	
302. Less amounts paid by/for borrower (line 220) () 602. L	ss reductions in amounts due s	seller (line 520) ()
303. Cash From To Borrower	603. C	ash 🗌 To 📃	From Seller

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

700. Total Real Estate Broker Fee	s				1		
Division of commission (line 7	00) as follows :					Paid From Borrower's	Paid From Seller's
701.\$ to					02	Funds at Settlement	Funds at Settlemen
702. \$ to							
703. Commission paid at settlemen	t				94. 12		
704.							
800. Items Payable in Connection	with Loan						
801. Our origination charge				\$	(from GFE #1)		
802. Your credit or charge (points) f	or the specific intere	st rate chosen		\$	(from GFE #2)		
803. Your adjusted origination char	ges				(from GFE #A)		
804. Appraisal fee to					(from GFE #3)		
805. Credit report to					(from GFE #3)		
806. Tax service to					(from GFE #3)		
807. Flood certification to					(from GFE #3)		
808.							
809.				_		-	
810.							
811.							
900. Items Required by Lender to	be Paid in Advanc	e					
901. Daily interest charges from	to	@\$	/day		(from GFE #10)		
902. Mortgage insurance premium	for m	onths to			(from GFE #3)		
903. Homeowner's insurance for	year	s to			(from GFE #11)		
904.							
1000. Reserves Deposited with L	ender					1	
1001. Initial deposit for your escrow					(from GFE #9)		
1002. Homeowner's insurance		onths @ \$	per month	\$	(IIOIII GPE #3)		
1003. Mortgage insurance		onths @ \$	per month	\$			
1004. Property Taxes		onths @ \$	per month	\$	2		
1005.	100	onths @ \$	per month	\$			
1006.		onths @ \$	per month	\$		9	
1007. Aggregate Adjustment		20000		-\$			
1100. Title Charges							
1101. Title services and lender's titl	e incurance				(from GFE #4)		
1102. Settlement or closing fee	e madranee			\$	(IIOIII OI E IIII)	2	
1103. Owner's title insurance				•	(from GFE #5)		
1104. Lender's title insurance				\$	(non or c.wo)		
1105. Lender's title policy limit \$				07.0			
1106. Owner's title policy limit \$							
1107. Agent's portion of the total tit	le insurance premiur	n to		\$			
1108. Underwriter's portion of the t	otal title insurance pr	emium to		\$	2		
1109.							
1110.							
1111.						8	
1200. Government Recording and	d Transfer Charges						
1201. Government recording charg	es				(from GFE #7)		
1202. Deed \$	Mortgage \$	Rele	ase \$				
1203. Transfer taxes					(from GFE #8)		
1204. City/County tax/stamps	Deed \$	Mortgage \$					
1205. State tax/stamps	Deed \$	Mortgage \$	\$				
1206.							
1300. Additional Settlement Char	ges						
1301. Required services that you ca					(from GFE #6)		1
1302.			\$,		-
1303.			\$				
1304.							
							2

Comparison of Good Faith Estimate (GFE) and HUD-1 Charrge	:5	Good Faith Estimate
Charges That Cannot Increase	HUD-1 Line Number	
Our origination charge	# 801	
Your credit or charge (points) for the specific interest rate chosen	# 802	
Your adjusted origination charges	# 803	1
Transfer taxes	# 1203	

Charges That In Total Cannot Increase More T	han 10%	Good Faith Estimate	HUD-1
Government recording charges	# 1201		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	Total	o	
	Increase between GFE and HUD-1 Charges	\$ or	%

Charges That Can Change				Good Faith Estimate	HUD-1
Initial deposit for your escrow	account		# 1001		
Daily interest charges	s	/day	# 901		
Homeowner's insurance			# 903		
			#	2	
			#	23	
			#		

Your initial loan amount is	5
Your loan term is	years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ includes Principal Interest Mortgage Insurance
Can your interest rate rise?	No Yes, it can rise to a maximum of %. The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	No Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	No Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	No Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	No Yes, you have a balloon payment of \$ due in years on .
Total monthly amount owed including escrow account payments	You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortagage insurance and any items checked below: Property taxes Homeowner's insurance Flood insurance Image: State of the state of t

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.



A. Settlement Statement (HUD-1)

B. Type of Loan 1 FHA 2 FHS 3 Cover, Units. 2009 - 365A 21.0an Number: 1010201 8. Mortgage Insurance Case Num 4 VA 5 X Cover, Ints. 2009 - 365A 21.0an Number: 1010201 8. Mortgage Insurance Case Num 4 VA 5 X Cover, Ints. 8. Mortgage Insurance Case Num C. Note: This form is fundable to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items make 8. Mortgage Insurance Case Num D Name & Address of Sourcer: Bob Borrower Samuel Seller: Samuel Seller: Samuel Seller: Samuel Seller: Samuel Seller: Cigantic Bank P.O. Box 1600 Washington, pC 001 Miami, FL 33145 H Settlement Agent Fund Member 's Office Disburse Date: 12/31/2009 Juan Member / Suffice Source Samount Due to Seller 01.0ortract sales price 350,000 10. Gorss Amount Due form Borower 350,000.00 40.0 40.0 40.4 40.4 102. Personal property 1 5,000.00 40.0 40.4 40.4 40.4 40.4 40.7 40.4 40.4	
1 FrA 2 RHS 3 Conv. Units 4 W 4 5, 2 Conv. Inits 2009-365A 1010201 C. Nete: This form furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items market 1010201 Flame & Address of Borrower: Bob Borrower Bob Borrower Bob Borrower Samuel Seller Samuel Seller Gigantic Bank 12345 Palmetto Avenue Flame & Address of Seller Samuel Seller Gigantic Bank 12345 Palmetto Avenue Flame & Address of Berrower 12/31/2009 12345 Palmetto Avenue Place of Settlement Flame & Address of Lender: Place of Settlement Fund Member 12/31/2009 Place of Settlement Fund Member 12/31/2009 Place of Settlement Fund Member 12/31/2009 Outract alse price 350,000.00 400.40 102. Contract alse price 350,000.00 402.40 103. Settlement charges to borrower (line 1400) 15,363.23 404 104. 403.40 403.40 404 105. Adjustments for Items paid by seller in advance 406.40<	
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220. Total Paid by/for Borrower 307,450.00 520. Total Reduction Amount Due Seller 223,44	50.00
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301. Gross amount due from borrower (line 120) 365, 367.23 601. Gross amount due to seller (line 420) 350, 00	
302. Less amounts paid by/for borrower (line 220) (307,450.00) 602. Less reductions in amount due seller (line 520) (223,46)	0.00)
303. Cash X From To Borrower 57,917.23 603. Cash X To From Seller 126,54	4.00

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

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1303. Termite Inspection to Smak Em \$ 150.00	1301. Required services that you can shop for (from GFE #6)	\$575.00	
	1302. Survey to Close Enuff \$ 425.00		
1304. HOA Association Fee to GreenAcres, Inc. 1/1/10 - 12/31/10 \$360.00	1303. Termite Inspection to Smak Em \$ 150.00		
	1304. HOA Association Fee to GreenAcres, Inc. 1/1/10 - 12/31/10	\$360.00	

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase HU	D-1 Line Number		
Our origination charge	# 801	6,000.00	6,000.00
Your credit or charge (points) for the specific interest rate chosen	# 802	(3,000.00)	(3,000.00)
Your adjusted origination charges	# 803	3,000.00	3,000.00
Transfer taxes	#1203	4,100.00	4,100.00

Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	# 1201	150.00	139.00
Appraisal Fee	# 804	475.00	500.00
Credit Report	# 805	75.00	60.00
Mortgage Insurance	_# 902	300.00	300.00
Title Services & Lender's Title Ir	ıs# 1101	2,075.00	525.00
Owner's Title Insurance	# 1103	275.00	1,825.00
Survey	# 1302	425.00	425.00
Termite Inspection	# 1303	150.00	150.00
	Total	3,925.00	3,924.00
Increase betwee	n GFE and HUD-1 Charges	\$ o	r %

Charges That Can Change			Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001		650.00	880.81
Daily interest charges	# 901 \$	/day	373.94	53.42
Homeowner's insurance	# 903		1,500.00	2,025.00
Windstorm Insurance	# 904		500.00	725.00
	#			
	#			

Your initial loan amount is	\$300,000.00
Your loan term is	30 years
Your initial interest rate is	6.0 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,823.65 includes ☑ Principal ☑ Interest ☑ Mortgage Insurance
Can your interest rate rise?	 No. Yes, it can rise to a maximum of %. The first change will be on and can change again every after Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	X No. Yes, it can rise to a maximum of .
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	Image: No. □ Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	🔀 No. 🗌 Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	No. Yes, you have a balloon payment of \$ due in years on .
Total monthly amount owed including escrow account payments	 You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. X You have an additional monthly escrow payment of \$380.00 that results in a total initial monthly amount owed of \$2,203.65 This includes principal, interest, any mortgage insurance and any items checked below: X Property taxes X Homeowner's insurance Flood insurance X Windstorm Ins.

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Previous editions are obsolete

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Note: Fund Member, Surveyor, and Termite Inspector on "List"

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase HU	D-1 Line Number		
Our origination charge	# 801	6,000.00	6,000.00
Your credit or charge (points) for the specific interest rate chosen	# 802	(3,000.00)	(3,000.00)
Your adjusted origination charges	# 803	3,000.00	3,000.00
Transfer taxes	#1203	4,100.00	4,100.00

Charges That in Total Cannot Increase M	lore Than 10%	Good Faith Estimate	HUD-1
Government recording charges	# 1201	150.00	139.00
Appraisal Fee	# 804	475.00	500.00
Credit Report	# 805	75.00	60.00
Mortgage Insurance	# 902	300.00	300.00
Survey	#1302	425.00	425.00
Termite Inspection	#1303	150.00	150.00
	#		
	#		
	Total	1,575.00	1,574.00
	Increase between GFE and HUD-1 Charges	\$ o	r %

Charges That Can Change			Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001		650.00	880.81
Daily interest charges	# 901	\$ /day	373.94	53.42
Homeowner's insurance	# 903		1,500.00	2,025.00
Windstorm Insurance	# 904		500.00	725.00
Title Services & Lender's Ti	tle Ins.#1101		2,075.00	525.00
Owner's Title Insurance	# 1103		275.00	1,825.00

Your initial loan amount is	\$ 300,000.00
Your loan term is	30 years
Your initial interest rate is	6.0 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,823.65 includes Ϫ Principal ズ Interest Ϫ Mortgage Insurance
Can your interest rate rise?	 No. Yes, it can rise to a maximum of %. The first change will be on and can change again every after Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	X No. Yes, it can rise to a maximum of .
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	Image: No. □ Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	X No. Yes, your maximum prepayment penalty is .
Does your loan have a balloon payment?	No. Yes, you have a balloon payment of \$ due in years on .
Total monthly amount owed including escrow account payments	 You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. X You have an additional monthly escrow payment of \$380.00 that results in a total initial monthly amount owed of \$2,203.65 This includes principal, interest, any mortgage insurance and any items checked below: X Property taxes X Homeowner's insurance Flood insurance X Windstorm Ins.

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Previous editions are obsolete

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HUD-1

Note: Surveyor and Termite Inspector on "List"; Fund Member not.