GOOD FAITH ESTIMATE

Applicants:
Property Addr:
Prepared By: **Main Street Mortgage Ph. 209-728-9891**
402 Main Street, Suite G, Murphys, CA 95247

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: 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 or 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 @ $	per day	$
902	Mortgage Insurance Premium			
903	Hazard Insurance Premium			
904				
905	VA Funding Fee			
1000	**RESERVES DEPOSITED WITH LENDER:**			
1001	Hazard Insurance Premiums	months @ $	per month	$
1002	Mortgage Ins. Premium Reserves	months @ $	per month	
1003	School Tax	months @ $	per month	
1004	Taxes and Assessment Reserves	months @ $	per month	
1005	Flood Insurance Reserves	months @ $	per month	
		months @ $	per month	
		months @ $	per month	
			Estimated Prepaid Items/Reserves	
TOTAL ESTIMATED SETTLEMENT CHARGES				

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:	**TOTAL ESTIMATED MONTHLY PAYMENT:**
	Principal & Interest
	Other Financing (P & I)
	Hazard Insurance
	Real Estate Taxes
	Mortgage Insurance
	Homeowner Assn. Dues
	Other
	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.

Applicant Date Applicant Date