

# GOOD FAITH ESTIMATE

Applicants: **Oscar Ray Klient**  
 Property Addr: **14717 BURIN #300, Lawndale, CA 90260**  
 Prepared By:

Application No: **OSCAR**  
 Date Prepared: **07/24/2007**  
 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 \$ **77,600** Interest Rate: **7.750 %** Term: **360 / 30** mths

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:	PFC	S	F	POC
801 Loan Origination Fee <b>1.000%</b>	\$	776.00		
802 Loan Discount				
803 Appraisal Fee		250.00		
804 Credit Report		10.00		
805 Lender's Inspection Fee				
808 Mortgage Broker Fee				
809 Tax Related Service Fee				
810 Processing Fee		25.00		
811 Underwriting Fee				
812 Wire Transfer Fee		40.00		

1100 TITLE CHARGES:	PFC	S	F	POC
1101 Closing or Escrow Fee:	\$	352.40		
1105 Document Preparation Fee				
1106 Notary Fees		40.00		
1107 Attorney Fees				
1108 Title Insurance: <b>ALTA</b>		315.00		
<b>Deed Recording</b>		14.00		
<b>Loan Recording</b>		67.00		
<b>Endorsment Fee</b>		25.00		
<b>Messenger Fee</b>		50.00		

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:	PFC	S	F	POC
1201 Recording Fees: <b>Trust Deed</b>	\$	14.00		
1202 City/County Tax/Stamps:				
1203 State Tax/Stamps:				

1300 ADDITIONAL SETTLEMENT CHARGES:	PFC	S	F	POC
1302 Pest Inspection	\$			
<b>Home Inspection</b>		250.00		

*Estimated Closing Costs* **2,228.40**

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	PFC	S	F	POC
901 Interest for <b>16</b> days @ \$ <b>16.7056</b> per day	\$	267.29		
902 Mortgage Insurance Premium				
903 Hazard Insurance Premium				
904				
905 VA Funding Fee				

1000 RESERVES DEPOSITED WITH LENDER:	PFC	S	F	POC
1001 Hazard Insurance Premium months @ \$ per month	\$			
1002 Mortgage Ins. Premium Reserves <b>8</b> months @ \$ <b>30.79</b> per month		246.32		
1003 School Tax months @ \$ per month				
1004 Taxes and Assessment Reserves <b>8</b> months @ \$ <b>72.08</b> per month		576.64		
1005 Flood Insurance Reserves months @ \$ per month				
months @ \$ per month				
months @ \$ per month				

*Estimated Prepaid Items/Reserves* **1,090.25**

**TOTAL ESTIMATED SETTLEMENT CHARGES** **3,318.65**

<b>COMPENSATION TO BROKER</b> (Not Paid Out of Loan Proceeds):	\$
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TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:				TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (+)	80,000.00	203k Rehabilitation Cost (+)	0.00	Principal & Interest	555.94
Loan Amount (-)	77,600.00	EEM Improvements (-)		Other Financing (P & I)	
(Base Loan Amount + UFMIP/FF)		Cash Deposit	-2,340.00	Hazard Insurance	
UFMIP/FF Financed (+)	0.00			Real Estate Taxes	72.08
Est. Closing Costs (+)	2,228.40			Mortgage Insurance	30.79
Est. Prepaid Items/Reserves (+)	1,090.25	New First Mortgage(-)		Homeowner Assn. Dues	150.00
Amount Paid by Seller (-)		Sub Financing(-)		Other	
Required Cash Investment (-)		New 2nd Mtg Closing Costs(+)			
MIP Refund (-)					
<b>Total Est. Funds needed to close</b>	<b>3,378.65</b>	<b>Total Monthly Payment</b>		<b>808.81</b>	

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 **Oscar Ray Klient**

Date

Applicant

Date