

GOOD FAITH ESTIMATE - RESPA

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 - the 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 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

ESTIMATED CLOSING COSTS		
801		\$ _____
802	<u>Loan Discount</u>	_____
803 **		_____
804 **		_____
805		_____
806		_____
807		_____
808		_____
809		_____
810		_____
811		_____
1101		_____
1102		_____
1103		_____
1104		_____
1105		_____
1106		_____
1107		_____
1108		_____
1109		_____
1110		_____
1201		_____
1202		_____
1203		_____
1204		_____
1301		_____
1302		_____
1303		_____
1304		_____
1305		_____
Estimated Closing Costs (f.)		\$ _____
Discount (if Borrower pays) (h.)		_____
Total Closing Costs		\$ _____

** these fees are non-refundable

ESTIMATED PREPAID ITEMS		
901	Interest for _____ days @ _____	\$ _____
902	Mortgage Insurance Premium	_____
903	Hazard Insurance Premium	_____
904	Flood Insurance Premium	_____
905	VA Funding Fee/HUD MIP	_____
1001	Hazard Insurance _____ Mths	_____
1002	Mortgage Insurance _____ Mths	_____
1003	_____ Mths	_____
1004	Property Taxes _____ Mths	_____
1005	Association Dues _____ Mths	_____
1006	Flood Insurance _____ Mths	_____
1007	_____ Mths	_____
1008		_____
Estimated Prepaid Items (e.)		\$ _____
Prepaid PMI, MIP, Funding Fee		_____
Total Prepaid Items		\$ _____

ANCHOR MORTGAGE LENDING
11705 RIVER OAKS TRIAL AUSTIN, TX 78753
(512) 719-5059

BORROWER(S):	_____

PROPERTY:	_____

Loan Program:	_____
BuyDowns:	_____
Balloon in Months:	_____
Note Rate:	_____ %
Term in Months:	_____
Loan to Value:	_____ %
Cumulative LTV:	_____ %

a. Purchase price	\$ _____
b. Alterations, improvements, repairs	_____
c. Land (if acquired separately)	_____
d. Refinance (debts to be paid off)	_____
e. Estimated Prepaid Items	_____
f. Estimated Closing Costs	_____
g. PMI, MIP, Funding Fee	_____
h. Discount (if Borrower will pay)	_____
i. Total costs (items a - h)	_____
j. Subordinate Financing	_____
k. Closing costs paid by Seller	_____
l.	_____

m. Loan Amount (base)	_____
n. PMI, MIP, Funding Fee Financed	_____
o. Loan Amt. with Mortgage Insurance	_____
p. Cash from / (to) Borrower	\$ _____

PROPOSED PAYMENT (PITI)	
First Mortgage (P&I)	\$ _____
Other Financing (P&I)	_____
Hazard Insurance	_____
Real Estate Taxes	_____
Mortgage Insurance	_____
Homeowner Assn. Dues	_____
Other: Lines 1003, 1006, 1007	_____
Total Payment (PITI)	\$ _____

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA).

Borrower _____ Date _____

Co-Borrower _____ Date _____