

GOOD FAITH ESTIMATE

Applicants:

Property Address:

App No/Loan Prog: **SAMPLEGF/**

Prepared By: **ATM FINANCIAL**
9500 KOGER BLVD
ST PETERSBERG, FL 33702
727-570-4555

Date Prepared: **12/04/03**

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 \$ **100,000** Interest Rate: **6.000 %** Term: **360/360** mths MIP/FF Financed \$

| | | | | |
|-----|--|--------|--------|-----|
| 800 | ITEMS PAYABLE IN CONNECTION WITH LOAN: | | | |
| 801 | Loan Origination Fee | | \$ | |
| 802 | Loan Discount | | | |
| 803 | Appraisal Fee | (PAID) | 300.00 | |
| 804 | Credit Report | (PAID) | 16.50 | |
| 805 | Lender's Inspection Fee | | | |
| 808 | Mortgage Broker Fee | | | |
| 809 | Tax Related Service Fee | | 67.00 | PFC |
| 810 | Processing Fee | | | |
| 811 | Underwriting Fee | | | |
| 812 | Wire Transfer Fee | | | |

| | | | | |
|-----|---|-----------|---------|------------|
| 900 | ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE: | | | |
| 901 | Interest for | days @ \$ | 16.6667 | per day \$ |
| 902 | Mortgage Insurance Premium | | | |
| 903 | Hazard Insurance Premium | | | |
| 904 | Tax and Assessment | | | |
| 905 | VA Funding Fee | | | |

| | | | | |
|------|---------------------------------|-------------|-----------|----|
| 1000 | RESERVES DEPOSITED WITH LENDER: | | | |
| 1001 | Hazard Insurance Premiums | months @ \$ | per month | \$ |
| 1002 | Mortgage Ins. Premium Reserves | months @ \$ | per month | |
| 1004 | Taxes and Assessment Reserves | months @ \$ | per month | |

| | | | | |
|------|--------------------------|--|----|--------|
| 1100 | TITLE CHARGES: | | | |
| 1101 | Closing or Escrow Fee: | | \$ | 150.00 |
| 1105 | Document Preparation Fee | | | |
| 1106 | Notary Fees | | | |
| 1107 | Attorney Fees | | | |
| 1108 | Title Insurance: | | | 625.00 |

| | | | | |
|------|--|--------------------|----|--------|
| 1200 | GOVERNMENT RECORDING & TRANSFER CHARGES: | | | |
| 1201 | Recording Fees: | | \$ | |
| 1202 | City/County Tax/Stamps: | intangible tax | | 350.00 |
| 1203 | State Tax/Stamps: | DOCUMENTARY STAMPS | | 200.00 |

| | | | | |
|------|--------------------------------|--|----|--|
| 1300 | ADDITIONAL SETTLEMENT CHARGES: | | | |
| 1302 | Pest Inspection | | \$ | |

TOTAL ESTIMATED SETTLEMENT CHARGES 1,708.50

| | | | |
|---|--|--|----|
| COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds): | | | |
| paid to broker by lender 0-5% | | | \$ |

| | | | |
|--|------------|----------------------------------|-----------|
| TOTAL ESTIMATED FUNDS NEEDED TO CLOSE: | | TOTAL ESTIMATED MONTHLY PAYMENT: | |
| Purchase Price/Payoff | \$ | Principal & Interest | \$ 599.55 |
| Loan Amount | 100,000.00 | Other Financing (P & I) | |
| Est. Closing Costs | 1,708.50 | Hazard Insurance | |
| Est. Prepaid Items/Reserv | | Real Estate Taxes | |
| Amount Paid by Seller | | Mortgage Insurance | |
| | | Homeowner Assn. Dues | |
| Total Est. Funds to you | | Total Monthly Payment | 599.55 |

☒ This Good Faith Estimate is being provided by **ATM FINANCIAL**, a mortgage broker, and no lender has been obtained. A lender will provide you with an additional Good Faith Estimate within three business days of the receipt of your loan application.

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. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

All of the charges on the good faith to this point are THIRD PARTY CHARGES.

The COMPANY arranging the loan for you only makes money in the CIRCLED

areas on the GOOD FAITH . They must either CHARGE you various fees

Or RAISE the going interest rate so that someone else (the ultimate lender)

gets more money per month collected from you . Because they get this excess,

they can afford to pay the company arranging the loan for you .

Even if you deal with a BANK or other Financial Institution these premises apply.

The only difference is how it is SHOWN to you.

There is no ONE right loan . It is personal preference as to which loan is right,

Usually determined by length of time you will keep the loan .