GOOD FAITH ESTIMATE

Applicants:
Property Addr:
Prepared By: **Acquisto Mortgage Ph. 972-396-7512**
15631 Ridgewood Drive, Frisco, TX 75035

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

				PFC	S	F	POC
800	**ITEMS PAYABLE IN CONNECTION WITH LOAN:**						
801	Loan Origination Fee	**1.000%**	$	✓			
802	Loan Discount			✓			
803	Appraisal Fee		**350.00**	✓			
804	Credit Report			✓			
805	Lender's Inspection Fee			✓			
808	Mortgage Broker Fee			✓			
809	Tax Related Service Fee			✓			
810	Processing Fee		**495.00**	✓			
811	Underwriting Fee			✓			
812	Wire Transfer Fee			✓			
	lender direct fees apx.		**595.00**	✓			
				✓			
				✓			
				✓			

				PFC	S	F	POC
1100	**TITLE CHARGES:**						
1101	Closing or Escrow Fee:	**Reunion Title**	$ **250.00**				
1105	Document Preparation Fee						
1106	Notary Fees						
1107	Attorney Fees						
1108	Title Insurance:	**Reunion Title**	**1,500.00**				
	All other title fees		**200.00**	✓			

				PFC	S	F	POC
1200	**GOVERNMENT RECORDING & TRANSFER CHARGES:**						
1201	Recording Fees:		$				
1202	City/County Tax/Stamps:						
1203	State Tax/Stamps:						

				PFC	S	F	POC
1300	**ADDITIONAL SETTLEMENT CHARGES:**						
1302	Pest Inspection		$				

Estimated Closing Costs **3,390.00**

					PFC	S	F	POC
900	**ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:**							
901	Interest for **30** days @ $	per day	$		✓			
902	Mortgage Insurance Premium							
903	Hazard Insurance Premium							
904								
905	VA Funding Fee							

						PFC	S	F	POC
1000	**RESERVES DEPOSITED WITH LENDER:**								
1001	Hazard Insurance Premium	**3**	months @ $	per month	$				
1002	Mortgage Ins. Premium Reserves	**1**	months @ $	per month					
1003	School Tax		months @ $	per month					
1004	Taxes and Assessment Reserves	**3**	months @ $	per month					
1005	Flood Insurance Reserves		months @ $	per month					
			months @ $	per month					
			months @ $	per month					

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES **3,390.00**

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):
0-4% $

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:			**TOTAL ESTIMATED MONTHLY PAYMENT:**
Purchase Price/Payoff (+)		New First Mortgage(-)	Principal & Interest
Loan Amount (-)	**0.00**	Sub Financing(-)	Other Financing (P & I)
Est. Closing Costs (+)	**3,390.00**	New 2nd Mtg Closing Costs(+)	Hazard Insurance
Est. Prepaid Items/Reserves (+)	**0.00**		Real Estate Taxes
Amount Paid by Seller (-)			Mortgage Insurance
			Homeowner Assn. Dues
			Other
Total Est. Funds needed to close		**3,390.00**	**Total Monthly Payment**

☑ This Good Faith Estimate is being provided by **Acquisto Mortgage**, 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 Date Applicant Date