GOOD FAITH ESTIMATE

Applicants: | Application No:
Property Addr: | Date Prepared:
Prepared By: **EXPRESS MORTGAGE DECISIONS, INC. Ph. 847-205-1600** | Loan Program:
350 PFINGSTEN RD., SUITE # 104, NORTHBROOK, IL 60062

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/Due In: 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	

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds) **:**

$

1100	**TITLE CHARGES:**	
1101	Closing/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 @ $	/ day $
902	Mtg Ins. Premium			
903	Hazard Ins. Premium			
904				
905	VA Funding Fee			

1000	**RESERVES DEPOSITED WITH LENDER:**		
1001	Hazard Ins. Premium	mths @ $	/ mth $
1002	Mtg Ins. Premium Reserves	mths @ $	/ mth
1003	School Tax	mths @ $	/ mth
1004	Taxes & Assessment Reserves	mths @ $	/ mth
1005	Flood Insurance Reserves	mths @ $	/ mth
		mths @ $	/ mth
		mths @ $	/ mth

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		**TOTAL ESTIMATED MONTHLY PAYMENT:**
Purchase Price (+)	Loan Amount (-)	Principal & Interest
Alterations (+)	New First Mortgage(-)	Other Financing (P & I)
Land (+)	Subordinate Financing (-)	Hazard Insurance
Refi (incl. debts to be paid off) (+)	CC paid by Seller (-)	Real Estate Taxes
Est. Prepaid Items/Reserves (+)		Mortgage Insurance
Est. Closing Costs (+)		Homeowner Assn. Dues
		Other
PMI, MIP, Funding Fee (+)		
Discount (Borrower paid) (+)	FHA Required Investment (-)	
FHA EEM Improvements (+)	FHA MI Premium Refund (-)	
	FHA 203k Rehabilitation Cost (-)	
Total Estimated Funds		**Total Monthly Payment**

☐ 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 Date Applicant Date