

**Estimate of Loan Settlement Costs**

This gives a “Good Faith Estimate” of many of the charges you will have to pay in connection with the settlement of your loan. The figures shown, are estimates, are subject to change and are computed based on sales price and proposed mortgage amount as stated on your loan application.

**Name:** John Q. Public

**Loan amount:** Your Loan Amount Here

**Property address:** 111 Nutter Drive Nutterville, USA

**Reducing your interest rate by 1% would save you \$24,000 over the loan term on a typical \$100,000 loan.**

**ITEMS PAYABLE IN CONNECTION WITH LOAN**

801 Loan Origination Fee	%	\$0.00	906	
802 Loan Discount	.0000 %	\$0.00	907	
803 Appraisal Fee*		\$0.00	1101 Settlement or Closing Fee	\$0.00
804 Credit Report*		\$0.00	1102 Abstract or Title Search	\$0.00
805 Lenders Inspection Fee		\$0.00	1103 Title Examination	\$0.00
806 Mortgage Insurance Application Fee		\$0.00	1104 Title Insurance Binder	\$0.00
807			1105 Document Preparation	\$0.00
808 Application Fee*		\$0.00	1106 Notary Fees	\$0.00
809			1107 Attorneys Fees	\$0.00
810 Underwriting Fee		\$0.00	1108 Title Insurance	\$0.00
811 Buydown Fee		\$0.00	1111 Tax Service Contract Fee	\$0.00
812 Commitment Fee		\$0.00	1112 Amortization Schedule	\$0.00
813			1113	
814 JBN Messenger		\$0.00	1114	
815			1201 Recording Fees	
901 Interest for	Days @ per day	\$0.00	1202	
902 Mortgage Insurance Premium for	months	\$0.00	1203 Mortgage Registration Tax	\$0.00
904 One Time FHA Insurance Premium	MIP TO BE FINANCED	\$0.00	1204	
905 VA Funding Fee **		\$0.00	1301 Survey	\$0.00
<b>Total</b>				\$0.00

The above Good Faith Estimate of Loan Settlement Costs are made pursuant to the requirements of The Real-estate Settlement Procedures Act (RESPA). These figures are only estimates. Your current deposits in escrow for the real estate taxes and insurance will be transferred to your new loan with James B. Nutter and company.

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