

Good Faith Estimate

Rates are subject to change until you lock your rate in.

PLEASE CIRCLE THE OPTION OF YOUR REFINANCE CHOICE =====>>		Option 1	Option 2	Option 3
	Total Loan Amount	\$400,000		
Applicants:	Interest Rate			
Property Address:	Term (in months)	360		
City, State & Zip:	Program	30yr fixed		
Contact Phone:	Monthly Payment (PI)			
	Property Tax (T)			
Prepared By: Loren Uber	Home Owners Ins. (I)			
Company Name: TRIDENT GLOBAL CORP	Monthly Payment (PITI)			
Business Address: 4550 KEARNY VILLA RD # 215	Payoff Amount			
City, State & Zip: SAN DIEGO, CA 92123	Cash Out			
Office Phone: 866.USN.4939	Lender Credit	\$ 2,584.50		

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.

800	ITEMS PAYABLE IN CONNECTION WITH LOAN:	Option 1	Option 2	Option 3
801	Loan Origination Fee			
802	Loan Discount			
803	Appraisal Fee	385.00		
804	Credit Report	30.50		
805	Lender's Inspection Fee			
808	Mortgage Broker Fee			
809	Tax Related Service Fee			
810	Processing Fee			
811	Underwriting Fee	850.00		
812	Wire Transfer Fee			
1100	TITLE CHARGES:			
1101	Closing or Escrow Fee:	470.00		
1105	Document Preparation Fee			
1106	Notary Fees	175.00		
1107	Attorney Fees			
1108	Title Insurance:	575.00		
1200	GOVERNMENT RECORDING & TRANSFER CHARGES:			
1201	Recording Fees:	99.00		
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 @ _____ per day			
902	Mortgage Insurance Premium			
903	Hazard Insurance Premium			
904				
905	VA Funding Fee			
1000	RESERVES DEPOSITED WITH LENDER:			
1001	Hazard Insurance Premium _____ months @ _____ per month			
1002	Mortgage Insurance _____ months @ _____ per month			
1003	School Tax _____ months @ _____ per month			
1004	Property Tax Reserves _____ months @ _____ per month			
1005	Flood Insurance Reserves _____ months @ _____ per month			
	Estimated Prepaid Items / Reserves			
	TOTAL ESTIMATED SETTLEMENT CHARGES	2,584.50		

This Good Faith Estimate is being provided by HOME LOAN CONSULTANTS - DANA EMCH, a direct lender. 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.