

# GOOD FAITH ESTIMATE

Applicants: **First Last**  
 Property Addr:  
 Prepared By: **NST REALTY & MORTGAGE Ph. 408-274-6293**  
**2277 Woodbury Court, San Jose, CA 95121-3226**

Application No:  
 Date Prepared: **01/16/2008**  
 Loan Program: **30 yr-fixed Conforming**

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 \$ **414,000** Interest Rate: **5.500** % Term: **360 / 360** mths

800	ITEMS PAYABLE IN CONNECTION WITH LOAN:	PFC	S	F	POC
801	Loan Origination Fee	\$			✓
802	Loan Discount				✓
803	Appraisal Fee		350.00		
804	Credit Report		18.00		
805	Lender's Inspection Fee				✓
808	Mortgage Broker Fee				✓
809	Tax Related Service Fee		68.00		✓
810	Processing Fee		950.00		✓
811	Underwriting Fee		745.00		✓
812	Wire Transfer Fee		98.00		✓
	<b>Flood Certification</b>		12.00		✓

1100	TITLE CHARGES:	PFC	S	F	POC
1101	Closing or Escrow Fee: <b>First American ONERATE</b>	\$	1,000.00		✓
1105	Document Preparation Fee				✓
1106	Notary Fees		100.00		
1107	Attorney Fees				
1108	Title Insurance:				✓

1200	GOVERNMENT RECORDING & TRANSFER CHARGES:	PFC	S	F	POC
1201	Recording Fees: <b>+ extra, if additional recordings</b>	\$	59.00		
1202	City/County Tax/Stamps:				
1203	State Tax/Stamps:				

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

*Estimated Closing Costs* **3,400.00**

900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	PFC	S	F	POC
901	Interest for <b>63.2500</b> days @ \$ <b>per day</b>	\$			✓
902	Mortgage Insurance Premium				
903	Hazard Insurance Premium				
904					
905	VA Funding Fee				

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

*Estimated Prepaid Items/Reserves*

**TOTAL ESTIMATED SETTLEMENT CHARGES** **3,400.00**

<b>COMPENSATION TO BROKER</b> (Not Paid Out of Loan Proceeds):	\$
--	----

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (+)	<b>414,000.00</b>	New First Mortgage(-)	<b>2,350.65</b>
Loan Amount (-)	<b>414,000.00</b>	Sub Financing(-)	
Est. Closing Costs (+)	<b>3,400.00</b>	New 2nd Mtg Closing Costs(+)	
Est. Prepaid Items/Reserves (+)	<b>0.00</b>	Hazard Insurance	
Amount Paid by Seller (-)		Real Estate Taxes	
		Mortgage Insurance	
		Homeowner Assn. Dues	
		Other	

**Total Est. Funds needed to close** **3,400.00** **Total Monthly Payment** **2,350.65**

This Good Faith Estimate is being provided by **NST REALTY & 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 **First Last** Date Applicant Date

# TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: **First Last**

Prepared By: **NST REALTY & MORTGAGE**

**2277 Woodbury Court**

Property Address:

**San Jose , CA 95121-3226**

**408-274-6293**

Application No:

Date Prepared: **01/16/2008**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
* <b>5.563</b> %	\$ * <b>435,103.93</b>	\$ * <b>411,127.00</b>	\$ * <b>846,230.93</b>

**REQUIRED DEPOSIT:** The annual percentage rate does not take into account your required deposit  
**PAYMENTS:** Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
<b>359</b>	<b>2,350.65</b>	<b>03/01/2008</b>						
<b>1</b>	<b>2,347.58</b>	<b>02/01/2038</b>						

**DEMAND FEATURE:** This obligation has a demand feature.

**VARIABLE RATE FEATURE:** This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

**CREDIT LIFE/CREDIT DISABILITY:** Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

**INSURANCE:** The following insurance is required to obtain credit:

Credit life insurance  Credit disability  Property insurance  Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

If you purchase  property  flood insurance from creditor you will pay \$ \_\_\_\_\_ for a one year term.

**SECURITY:** You are giving a security interest in:

The goods or property being purchased  Real property you already own.

**FILING FEES:** \$ **69.00**

**LATE CHARGE:** If a payment is more than **15** days late, you will be charged **5.000** % of the payment

**PREPAYMENT:** If you pay off early, you

may  will not have to pay a penalty.

may  will not be entitled to a refund of part of the finance charge.

**ASSUMPTION:** Someone buying your property

may  may, subject to conditions  may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties

\* means an estimate  all dates and numerical disclosures except the late payment disclosures are estimates.

\*\* NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

\_\_\_\_\_  
**First Last** (Applicant) (Date)

\_\_\_\_\_  
 (Applicant) (Date)

\_\_\_\_\_  
 (Applicant) (Date)

\_\_\_\_\_  
 (Applicant) (Date)

\_\_\_\_\_  
 (Lender) (Date)

