

GOOD FAITH ESTIMATE

Applicants:
 Property Addr:
 Prepared By: **San Juan Mortgage, LLC Ph. 360-376-1094**
P.O. Box 759, Eastsound, WA 98245

Application No:
 Date Prepared: **12/19/2006**
 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						
800 ITEMS PAYABLE IN CONNECTION WITH LOAN:										PFC S F POC
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									

1100 TITLE CHARGES:										PFC S F POC
1101	Closing or Escrow Fee:				\$					
1105	Document Preparation Fee									
1106	Notary Fees									
1107	Attorney Fees									
1108	Title Insurance:									

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

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

Estimated Closing Costs

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:										PFC S F POC
901	Interest for	days @ \$		per day	\$					
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

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):										\$
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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 (+)	0.00	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 **0.00** **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 _____