

MORTGAGE LOAN DISCLOSURE STATEMENT/GOOD FAITH ESTIMATE

Borrower's Name(s): _____

Real Property Collateral: the intended security for this proposed loan will be a Deed of Trust on (street address or legal description)

This joint Mortgage Loan Disclosure Statement/Good Faith Estimate is being provided by a real estate broker acting as a mortgage broker, pursuant to the Federal Real Estate Settlement Procedures Act (RESPA) and similar California law. In a transaction subject to RESPA, a lender will provide you with an additional Good Faith Estimate within three business days of the receipt of your loan application. You will also be informed of material changes before settlement/close of escrow. The name of the intended lender to whom your loan application will be delivered is:

Unknown _____ (Name of lender, if known)

GOOD FAITH ESTIMATE OF CLOSING COSTS

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees, commissions, costs and expenses listed are estimates; the actual charges may be more or less. Your transaction may not involve a charge for every item listed and any additional items charged will be listed. The numbers listed beside the estimate generally correspond to the numbered lines contained in the HUD-1 Settlement Statement which you will receive at settlement if this transaction is subject to RESPA. The HUD-1 Settlement Statement contains the actual costs for the items paid at settlement. When this transaction is subject to RESPA, by signing page two of this form you are also acknowledging receipt of the HUD Guide to Settlement Costs.

HUD-1	Item	Paid to Others	Paid to Others
800	Items Payable in Connection with Loan		
801	Lender's Loan Origination Fee	\$ _____	\$ _____
802	Lender's Loan Discount Fee	\$ _____	\$ _____
803	Appraisal Fee	\$ _____	\$ _____
804	Credit Report	\$ _____	\$ _____
805	Lender's Inspection Fee	\$ _____	\$ _____
808	Mtg Broker Commission/Fee	\$ _____	\$ _____
809	Tax Service Fee	\$ _____	\$ _____
810	Processing Fee	\$ _____	\$ _____
811	Underwriting Fee	\$ _____	\$ _____
812	Wire Transfer Fee	\$ _____	\$ _____
—	_____	\$ _____	\$ _____
—	_____	\$ _____	\$ _____
—	_____	\$ _____	\$ _____
900	Items Required by Lender to be Paid in Advance		
901	Interest for days at \$ per day	\$ _____	\$ _____
902	Mortgage Insurance Premiums	\$ _____	\$ _____
903	Hazard Insurance Premiums	\$ _____	\$ _____
904	County Property Taxes	\$ _____	\$ _____
905	VA Funding Fee	\$ _____	\$ _____
—	_____	\$ _____	\$ _____
1000	Reserves Deposited with Lender		
1001	Hazard Insurance: months at	\$ _____	\$ _____
1002	Mortgage Insurance: months at	\$ _____	\$ _____
1004	Co. Property Taxes: months at	\$ _____	\$ _____
—	_____	\$ _____	\$ _____
1100	Title Charges		
1101	Settlement or Closing/Escrow Fee:	\$ _____	\$ _____
1105	Document Preparation Fee	\$ _____	\$ _____
1106	Notary Fee	\$ _____	\$ _____
1108	Title Insurance:	\$ _____	\$ _____
—	_____	\$ _____	\$ _____
—	_____	\$ _____	\$ _____
1200	Government Recording and Transfer Charges		
1201	Recording Fees:	\$ _____	\$ _____
1202	City/County Tax/Stamps:	\$ _____	\$ _____
—	_____	\$ _____	\$ _____
1300	Additional Settlement Charges		
1302	Pest Inspection	\$ _____	\$ _____
—	_____	\$ _____	\$ _____
—	_____	\$ _____	\$ _____
—	_____	\$ _____	\$ _____

Subtotal of Initial Fees, Commissions, Costs and Expenses \$ _____ \$ _____

Total of Initial Fees, Commissions, Costs and Expenses \$ _____

Compensation to Broker (Not Paid Out of Loan Proceeds):
 Mortgage Broker Commission/Fee: No Yes \$ _____
 Any Additional Compensation from Lender No Yes \$ _____ (If known)