

**GREAT SERVICE LENDING**  
**GOOD FAITH ESTIMATE OF LOAN SETTLEMENT COSTS**

**Borrower:** Thomas & Mary Jackson

**Date:** 9/14/97

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 - the 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.

<u>Item</u>	<u>HUD-1</u>	<u>Amount or Range</u>
Loan Origination/Commitment Fee (Non-Refundable)	801	1.0 % \$ <u>760.00</u>
Loan Discount	802	1.0 % \$ <u>760.00</u>
Appraisal Fee (Non-Refundable)	803	\$ <u>300.00</u>
Credit Report (Non-Refundable)	804	\$ <u>50.00</u>
Lender Inspection Fee	805	\$ _____
Assumption Fee	807	\$ _____
Loan Origination Fee Paid to _____	808	\$ _____
Processing Fee (Non-Refundable)	809	\$ _____
Flood Certification Fee (Non-Refundable)	810	\$ _____
Underwriting Fee	811	\$ _____
1st Year Mortgage Insurance Premium _____%	902	\$ _____
Settlement or Closing Fee	1101	\$ _____
Abstract or Title Search	1102	\$ _____
Title Examination	1103	\$ _____
Document Preparation Fee	1105	\$ _____
Attorney's Fees	1107	\$ <u>200.00</u>
Title Insurance	1108	\$ <u>60.00</u>
Construction Escrow/Draw/Inspection Fees	1111	\$ _____
Recording Fees	1201	\$ <u>30.00</u>
Survey	1301	\$ _____
Pest Inspection	1302	\$ _____
Other Fees	_____	\$ _____
Other Fees	_____	\$ _____
<b>TOTAL CLOSING COSTS</b>		<b>\$ <u>2,160.00</u></b>
Interest for <u>30</u> days at \$ <u>18.74</u> per day	901	\$ <u>562.20</u>
Annual Hazard Insurance Premium	903	\$ <u>240.00</u>
Hazard Insurance <u>2</u> months x <u>20.00</u> /month	1001	\$ <u>40.00</u>
Mortgage Insurance <u>3</u> months x <u>42.43</u> /month	902, 1002	\$ <u>127.29</u>
City/County Taxes <u>60</u> days x <u>125.00</u> /month	1003, 1004, 1005	\$ <u>250.00</u>
Flood Insurance _____ months x _____/month	1006	\$ _____
<b>TOTAL PREPAID</b>		<b>\$ <u>1,219.49</u></b>
<b>TOTAL SETTLEMENT FEES</b>	<b>1400</b>	<b>\$ <u>3,379.49</u></b>

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 has been provided to you with this estimate.

I/We acknowledge receipt of a copy of this GOOD FAITH ESTIMATE, the HUD Special Information Booklet, and \_\_\_\_\_  
 \_\_\_\_\_ "Consumer Handbook on Adjustable-Rate Mortgages" issued by The Federal Reserve Board and  
 \_\_\_\_\_ The Federal Home Loan Bank Board.  
 \_\_\_\_\_ "Settlement Costs," a HUD Guide for Homeowners.

\_\_\_\_\_  
 Borrower Date

\_\_\_\_\_  
 Borrower Date

\_\_\_\_\_  
 Lender Date