

# INFORMATION ONLY

## Good Faith Estimate ?

(Not a Loan Commitment)

Date: 04/22/2009

This Good Faith Estimate is being provided by a Mortgage Broker, and no lender has yet been obtained. A lender will provide you with an additional Good Faith Estimate within three business days of receipt of your loan application.

GFE Provided By: <b>MilitaryLink LLC</b>		Subject Property: <b>123 Main St City, FL 11111</b>	Borrower(s): <b>John Doe</b>
Loan Number: <b>0904EFS019862</b>	Interest Rate: <b>5.000</b>	Type of Loan: <b>VA</b>	Base Loan Amt: <b>200,000.00</b>
Loan Program: <b>VA 30 year</b>	Term: <b>360</b>	Sales Price: <b>200,000.00</b>	Total Loan Amt: <b>204,300.00</b> <span style="color: red; font-weight: bold; font-size: 1.2em;">?</span>

The information provided below reflects estimates of the charges 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 or HUD-1A settlement statement you will receive at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost of items paid at settlement.

### Estimated Closing Costs

<b>800 <span style="color: red; font-weight: bold; font-size: 1.2em;">?</span> Items Payable in Connection with the Loan</b> <table style="width: 100%; border-collapse: collapse;"> <tr><td>801 <b>A</b> Loan Origination Fee @ 1.000% +</td><td style="text-align: right;">\$ 2,043.00</td></tr> <tr><td>802 Loan Discount Fee @ % +</td><td style="text-align: right;">\$</td></tr> <tr><td>803 <b>P</b> Appraisal Fee</td><td style="text-align: right;">\$ 400.00</td></tr> <tr><td>804 Credit Report</td><td style="text-align: right;">\$ 15.00</td></tr> <tr><td>805 Lender's Inspection Fee</td><td style="text-align: right;">\$</td></tr> <tr><td>806 MI Application Fee</td><td style="text-align: right;">\$</td></tr> <tr><td>807 Assumption Fee</td><td style="text-align: right;">\$</td></tr> <tr><td>808 Mortgage Broker Fee @ % +</td><td style="text-align: right;">\$</td></tr> <tr><td>809 <b>S</b> Tax Servicing Fee</td><td style="text-align: right;">\$ 73.00</td></tr> <tr><td>810 <b>S</b> Processing Fee</td><td style="text-align: right;">\$ 695.00</td></tr> <tr><td>811 <b>S</b> Underwriting Fee</td><td style="text-align: right;">\$ 546.00</td></tr> <tr><td>812 Wire Transfer Fee</td><td style="text-align: right;">\$</td></tr> <tr><td>813</td><td style="text-align: right;">\$</td></tr> <tr><td>814</td><td style="text-align: right;">\$</td></tr> <tr><td>815</td><td style="text-align: right;">\$</td></tr> <tr><td>816</td><td style="text-align: right;">\$</td></tr> <tr><td>817</td><td style="text-align: right;">\$</td></tr> <tr><td>818</td><td style="text-align: right;">\$</td></tr> <tr><td>819</td><td style="text-align: right;">\$</td></tr> <tr><td>820</td><td style="text-align: right;">\$</td></tr> <tr><td>821</td><td style="text-align: right;">\$</td></tr> <tr><td>822</td><td style="text-align: right;">\$</td></tr> <tr><td>823</td><td style="text-align: right;">\$</td></tr> </table> <p><b>Compensation to Broker from Lender (Not paid out of Applicant's Loan Proceeds)</b></p> <table style="width: 100%; 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### Estimated Reserve/Prepaid Costs

<b>900 <span style="color: red; font-weight: bold; font-size: 1.2em;">?</span> Items Required by Lender to be Paid in Advance</b> <table style="width: 100%; border-collapse: collapse;"> <tr><td>901 Prepaid Interest 15 days @27.9863</td><td style="text-align: right;">\$ 419.79</td></tr> <tr><td>902 Mortgage Insurance Premium</td><td style="text-align: right;">\$</td></tr> <tr><td>903 Hazard Insurance Premium</td><td style="text-align: right;">\$ 600.00</td></tr> <tr><td>904 County Property Tax</td><td style="text-align: right;">\$</td></tr> <tr><td>905 VA Funding Fee</td><td style="text-align: right;">\$ 4,300.00</td></tr> <tr><td>906 Flood Insurance Premium</td><td style="text-align: right;">\$</td></tr> <tr><td>907</td><td style="text-align: right;">\$</td></tr> <tr><td>908</td><td style="text-align: right;">\$</td></tr> </table>	901 Prepaid Interest 15 days @27.9863	\$ 419.79	902 Mortgage Insurance Premium	\$	903 Hazard Insurance Premium	\$ 600.00	904 County Property Tax	\$	905 VA Funding Fee	\$ 4,300.00	906 Flood Insurance Premium	\$	907	\$	908	\$	<b>1000 <span style="color: red; font-weight: bold; font-size: 1.2em;">?</span> Reserves Deposited with Lender</b> <table style="width: 100%; border-collapse: collapse;"> <tr><td>1001 Hazard Ins 2 mths @ 50.00</td><td style="text-align: right;">\$ 100.00</td></tr> <tr><td>1002 Mortgage Ins mths @</td><td style="text-align: right;">\$</td></tr> <tr><td>1003 City Prop. Tax mths @</td><td style="text-align: right;">\$</td></tr> <tr><td>1004 Property Tax 3 mths @ 200.00</td><td style="text-align: right;">\$ 600.00</td></tr> <tr><td>1006 Flood Ins mths @</td><td style="text-align: right;">\$</td></tr> <tr><td>1007 mths @</td><td style="text-align: right;">\$</td></tr> <tr><td>1008 mths @</td><td style="text-align: right;">\$</td></tr> <tr><td>1009 mths @</td><td style="text-align: right;">\$</td></tr> <tr><td>1010 Aggregate Analysis</td><td style="text-align: right;">\$</td></tr> </table> <p><b>Total Estimated Reserve/Prepaid Costs</b> <span style="float: right;"><b>\$ 6,019.79</b></span></p>	1001 Hazard Ins 2 mths @ 50.00	\$ 100.00	1002 Mortgage Ins mths @	\$	1003 City Prop. Tax mths @	\$	1004 Property Tax 3 mths @ 200.00	\$ 600.00	1006 Flood Ins mths @	\$	1007 mths @	\$	1008 mths @	\$	1009 mths @	\$	1010 Aggregate Analysis	\$
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### Transaction Summary

<b>Total Estimated Monthly Payment <span style="color: red; font-weight: bold; font-size: 1.2em;">?</span></b> <table style="width: 100%; border-collapse: collapse;"> <tr><td>Principal &amp; Interest</td><td style="text-align: right;">\$ 1,096.73</td></tr> <tr><td>Other Financing (P &amp; I)</td><td style="text-align: right;">\$</td></tr> <tr><td>Hazard Insurance</td><td style="text-align: right;">\$ 50.00</td></tr> <tr><td>Real Estate Taxes</td><td style="text-align: right;">\$ 200.00</td></tr> <tr><td>Mortgage Insurance</td><td style="text-align: right;">\$</td></tr> <tr><td>HOA Dues</td><td style="text-align: right;">\$</td></tr> <tr><td>Other</td><td style="text-align: right;">\$</td></tr> <tr><td><b>Total Monthly Payment</b></td><td style="text-align: right;"><b>\$ 1,346.73</b></td></tr> </table> <b>Closing Costs Summary <span style="color: red; font-weight: bold; font-size: 1.2em;">?</span></b> <table style="width: 100%; border-collapse: collapse;"> <tr><td><b>Total Borrower Paid Closing Costs (a)</b></td><td style="text-align: right;"><b>\$ 10,191.84</b></td></tr> <tr><td><b>Total Seller Paid CC</b></td><td style="text-align: right;"><b>\$ 4,154.00</b></td></tr> <tr><td></td><td style="text-align: right;">\$</td></tr> <tr><td></td><td style="text-align: right;">\$</td></tr> <tr><td><b>Total Non-Borrower Paid Closing Costs (b)</b></td><td style="text-align: right;"><b>\$ 4,154.00</b></td></tr> <tr><td><b>Total Closing Costs (a+b)</b></td><td style="text-align: right;"><b>\$ 14,345.84</b></td></tr> </table>	Principal & Interest	\$ 1,096.73	Other Financing (P & I)	\$	Hazard Insurance	\$ 50.00	Real Estate Taxes	\$ 200.00	Mortgage Insurance	\$	HOA Dues	\$	Other	\$	<b>Total Monthly Payment</b>	<b>\$ 1,346.73</b>	<b>Total Borrower Paid Closing Costs (a)</b>	<b>\$ 10,191.84</b>	<b>Total Seller Paid CC</b>	<b>\$ 4,154.00</b>		\$		\$	<b>Total Non-Borrower Paid Closing Costs (b)</b>	<b>\$ 4,154.00</b>	<b>Total Closing Costs (a+b)</b>	<b>\$ 14,345.84</b>	<b>Total Estimated Funds Needed to Close <span style="color: red; font-weight: bold; font-size: 1.2em;">?</span></b> <table style="width: 100%; border-collapse: collapse;"> <tr><td>Purchase Price/Payoff</td><td style="text-align: right;">(+)\$ 200,000.00</td></tr> <tr><td>Total Estimated Closing Costs</td><td style="text-align: right;">(+)\$ 8,326.05</td></tr> <tr><td>Total Estimated Reserve/Prepaid Costs</td><td style="text-align: right;">(+)\$ 1,719.79</td></tr> <tr><td>Discounts (if borrower will pay)</td><td style="text-align: right;">(+)\$</td></tr> <tr><td>FHA UFMIP/VA Funding Fee</td><td style="text-align: right;">(+)\$ 4,300.00</td></tr> <tr><td><b>Total Costs (c)</b></td><td style="text-align: right;"><b>\$ 214,345.84</b></td></tr> <tr><td>Loan Amount</td><td style="text-align: right;">(-)\$ 200,000.00</td></tr> <tr><td>Total Non-Borrower Paid Closing Costs</td><td style="text-align: right;">(-)\$ 4,154.00</td></tr> <tr><td>FHA UFMIP/VA Fee Financed</td><td style="text-align: right;">(-)\$ 4,300.00</td></tr> <tr><td></td><td style="text-align: right;">(-)\$</td></tr> <tr><td></td><td style="text-align: right;">(-)\$</td></tr> <tr><td></td><td style="text-align: right;">(-)\$</td></tr> <tr><td>First Mortgage</td><td style="text-align: right;">(-)\$</td></tr> <tr><td>Second Mortgage (Subordinate Financing)</td><td style="text-align: right;">(-)\$</td></tr> <tr><td>Closing Costs from 2nd Lien</td><td style="text-align: right;">(+)\$</td></tr> <tr><td><b>Total Credits (d)</b></td><td style="text-align: right;"><b>\$ 208,454.00</b></td></tr> <tr><td><b>Cash from borrower (c - d)</b></td><td style="text-align: right;"><b>\$ 5,891.84</b></td></tr> </table>	Purchase Price/Payoff	(+)\$ 200,000.00	Total Estimated Closing Costs	(+)\$ 8,326.05	Total Estimated Reserve/Prepaid Costs	(+)\$ 1,719.79	Discounts (if borrower will pay)	(+)\$	FHA UFMIP/VA Funding Fee	(+)\$ 4,300.00	<b>Total Costs (c)</b>	<b>\$ 214,345.84</b>	Loan Amount	(-)\$ 200,000.00	Total Non-Borrower Paid Closing Costs	(-)\$ 4,154.00	FHA UFMIP/VA Fee Financed	(-)\$ 4,300.00		(-)\$		(-)\$		(-)\$	First Mortgage	(-)\$	Second Mortgage (Subordinate Financing)	(-)\$	Closing Costs from 2nd Lien	(+)\$	<b>Total Credits (d)</b>	<b>\$ 208,454.00</b>	<b>Cash from borrower (c - d)</b>	<b>\$ 5,891.84</b>
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**S** – Paid by Seller                      **B** – Paid by Broker                      **A** – APR Affected by Cost  
**S/** – Split by Seller & Others              **L** – Paid by Lender                      **O** – Paid by Other                      **P** – Paid Outside Closing (POC)

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 a copy of the Special Information Booklet "Settlement Costs."

Borrower John Doe Date \_\_\_\_\_ Co-borrower \_\_\_\_\_ Date \_\_\_\_\_

GFE Broker Expanded 07/05 ~ Encompass™ from Ellie Mae ~ www.elliemae.com