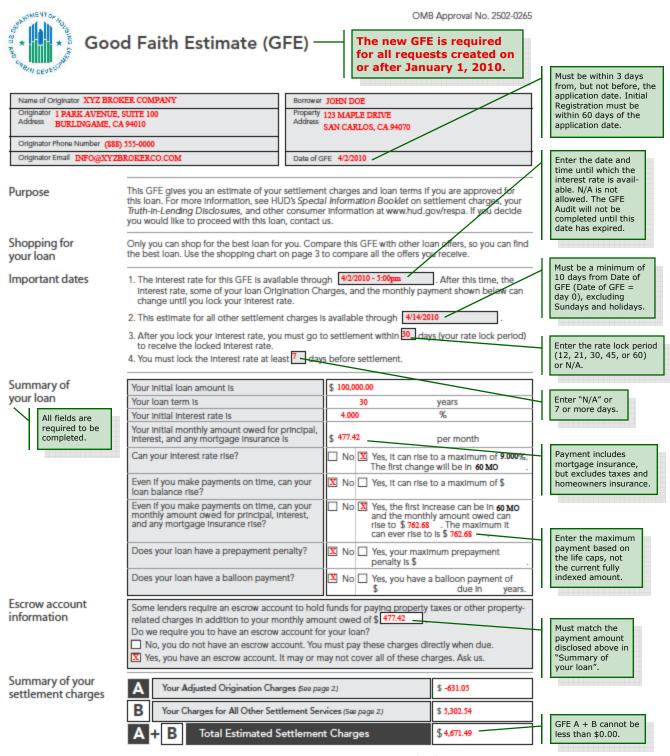
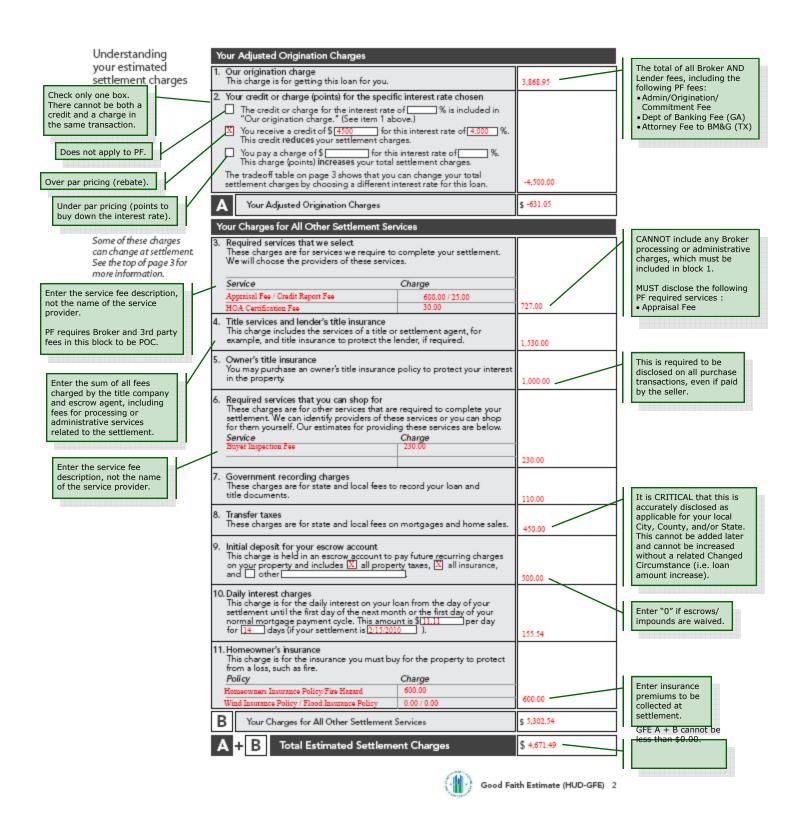
Completing the New Good Faith Estimate



Good Faith Estimate (HUD-GFE) 1



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Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:	
Our origination charge Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) Your adjusted origination charges (after you lock in your interest rate) Transfer taxes	Required services that we select Title services and lender's title insurance (if we select them or you use companies we identify) Owner's title insurance (if you use companies we identify) Required services that you can shop for (if you use companies we identify) Government recording charges	Required services that you can shee for (if you do not use companies we identify) Title services and lender's title insurance (if you do not use companies we identify) Companies we identify) Companies we identify! Initial deposit for your escrow account Daily interest charges Homeowner's insurance	PF only permits an increase in these fees by more than 10% when there is a related Changed Circumstance.

Using the tradeoff table In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- . If you want to choose this same loan with lower settlement charges, then you will have a higher interest rate.
- . If you want to choose this same loan with a lower interest rate, then you will have higher settlement charges.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this G	FE	lower settlement charges	lower interest rate
Your initial loan amount	\$ 100,000.00		\$	\$
Your initial interest rate!	4.000	%	%	%
Your initial monthly amount owed	\$ 477.42		\$	\$
Change in the monthly amount owed from this GFE	No change		You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change		Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 4,671.49		\$	5

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

To be completed by the borrower when shopping loans.

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	XYZ BROKER			
Initial loan amount	100,000.00			
Loan term	360			
Initial interest rate	4.000 %			
Initial monthly amount owed	477.42			
Rate lock period	30			
Can interest rate rise?	Yes			
Can loan balance rise?	No			
Can monthly amount owed rise?	Yes			
Prepayment penalty?	No			
Balloon payment?	No			
Total Estimated Settlement Charges	4,671.49			

If your loan is

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan sold in the future you receive or the charges you paid at settlement.





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Columns 2 & 3 are optional.