

PURCHASE

THIS IS NOT A GOOD FAITH ESTIMATE. RATES AND FEES ARE NOT GUARANTEED
Conventional

BASIC INFORMATION

Purchase Price/Value: \$99,000.00
 Rqst. Loan Amount: \$94,050.00
 Rqst. Loan-To-Value: 95.000%
 Interest Rate: 4.875%
 Term (years): 30
 Origination Fee: 1.000%
 Discount Points:
 AHFC Commit Fee: 0.250%
 Yearly Taxes: \$1,485.00
 Yearly Insurance: \$356.40

MONTHLY PAYMENT

Principal & Interest: \$497.72
 Taxes: \$123.75
 Insurance: \$29.70
 Mortgage Insurance: \$68.97
 Homeowners Assn:
 Assessments:
 Other Monthly:
TOTAL PAYMENT: \$720.14
ESTIMATED APR: 5.040%

SP% CLOSING COSTS

100 Loan Origination: \$940.50
 0 Discount Points: \$0.00
 0 Document Prep: \$300.00
 100 Appraisal (with Final): \$750.00
 0 Credit Report: \$0.00
 0 Tax Registration: \$84.00
 0 Flood Certification: \$0.00
 100 Owner's Policy: \$640.25
 100 Lender's Title: \$243.00
 100 Escrow Closing Fee: \$353.00
 100 Recording - Deed: \$142.00
 100 Recording - Other:
 0 Misc Costs:
 0 AHFC Fees: \$299.13
TOTAL CLOSING COSTS: \$3,751.88

PREPAID EXPENSES

10 Days Interest: \$163.50
 % UFMIP/Funding Fee: \$0.00
 6 Months Taxes: \$742.50
 13 Months Insurance: \$386.10
 0 Months MI: \$0.00
 Months HOA: \$0.00
 Months Assessment: \$0.00
 Months Other: \$0.00
TOTAL PREPAIDS: \$1,292.10

GRAND TOTAL REQUIRED AT CLOSING

Purchase Price: \$99,000.00
 Closing Costs: \$3,751.88
 Prepaid Items: \$1,292.10
 Seller-Paid Items: (\$3,068.75)
 Other Misc:
 New Loan Amount: (\$94,050.00)
CASH REQUIRED: \$6,925.23
 Down Payment: (\$4,950.00)

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