

# GOOD FAITH ESTIMATE

Applicants:  
 Property Addr:  
 Prepared By: **H & H Mortgage Solutions, Inc. Ph. 305-777-3880**  
**6625 Miami Lake Dr., Suite 341, Hialeah, FL 33014**

Application No:  
 Date Prepared: **01/09/2006**  
 Loan Program:

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-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.

Total Loan Amount \$	Interest Rate: %	Term: mths				
<b>800 ITEMS PAYABLE IN CONNECTION WITH LOAN:</b>			<b>PFC</b>	<b>S</b>	<b>F</b>	<b>POC</b>
801	Loan Origination Fee		\$			
802	Loan Discount					
803	Appraisal Fee			(300.00)		✓
804	Credit Report			11.00		
805	Lender's Inspection Fee					
808	Mortgage Broker Fee	+ \$	300.00			
809	Tax Related Service Fee			75.00		
810	Processing Fee			495.00		
811	Underwriting Fee			550.00		
812	Wire Transfer Fee			30.00		
	<b>Application Fee</b>			<b>(200.00)</b>		<b>✓</b>
	<b>Doc Prep To H&amp;H Mtg</b>			<b>60.00</b>		
	<b>File Storage Fee</b>			<b>30.00</b>		

<b>1100 TITLE CHARGES:</b>			<b>PFC</b>	<b>S</b>	<b>F</b>	<b>POC</b>
1101	Closing or Escrow Fee:		\$	350.00		
1105	Document Preparation Fee			250.00		
1106	Notary Fees					
1107	Attorney Fees					
1108	Title Insurance:					
	<b>Survey (avg 350-500)</b>			<b>350.00</b>		
	<b>Title Exam Fee (avg 150-250)</b>			<b>150.00</b>		
	<b>Title Re-certification</b>			<b>185.00</b>		

<b>1200 GOVERNMENT RECORDING &amp; TRANSFER CHARGES:</b>			<b>PFC</b>	<b>S</b>	<b>F</b>	<b>POC</b>
1201	Recording Fees: (avg 150-350)		\$	175.00		
1202	City/County Tax/Stamps: Intang. Tax X .002					
1203	State Tax/Stamps: X .0035					
	<b>Endorsement FL9 (upto 300)</b>			<b>150.00</b>		

<b>1300 ADDITIONAL SETTLEMENT CHARGES:</b>			<b>PFC</b>	<b>S</b>	<b>F</b>	<b>POC</b>
1302	Pest Inspection		\$	60.00		
	<b>Courier Fee Closing Agent</b>			<b>75.00</b>		
	<b>LP/DO/DU Approval</b>			<b>25.00</b>		
	<b>Courier Fee H&amp;H Mtg</b>			<b>75.00</b>		

*Estimated Closing Costs* **3,396.00**

<b>900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:</b>			<b>PFC</b>	<b>S</b>	<b>F</b>	<b>POC</b>
901	Interest for 15 days @ \$					
902	Mortgage Insurance Premium					
903	Hazard Insurance Premium					
904						
905	VA Funding Fee					

<b>1000 RESERVES DEPOSITED WITH LENDER:</b>			<b>PFC</b>	<b>S</b>	<b>F</b>	<b>POC</b>
1001	Hazard Insurance Premium	3 months @ \$				
1002	Mortgage Ins. Premium Reserves	2 months @ \$				
1003	School Tax	months @ \$				
1004	Taxes and Assessment Reserves	4 months @ \$				
1005	Flood Insurance Reserves	months @ \$				
	<b>HOA Resrv</b>	1 months @ \$				
		months @ \$				

*Estimated Prepaid Items/Reserves*

**TOTAL ESTIMATED SETTLEMENT CHARGES** **3,396.00**

<b>COMPENSATION TO BROKER</b> (Not Paid Out of Loan Proceeds):	\$
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<b>TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:</b>		<b>TOTAL ESTIMATED MONTHLY PAYMENT:</b>	
Purchase Price/Payoff (+)		Principal & Interest	
Loan Amount (-)	<b>0.00</b>	Other Financing (P & I)	
Est. Closing Costs (+)	<b>3,396.00</b>	Hazard Insurance	
Est. Prepaid Items/Reserves (+)	<b>0.00</b>	Real Estate Taxes	
Amount Paid by Seller (-)		Mortgage Insurance	
		Homeowner Assn. Dues	
		Other	

**Total Est. Funds needed to close** **3,396.00** **Total Monthly Payment**

This Good Faith Estimate is being provided by **H & H Mortgage Solutions, Inc.**, a mortgage broker, and no lender has been obtained. 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 the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Applicant \_\_\_\_\_ Date \_\_\_\_\_