

GOOD FAITH ESTIMATE

Applicants:
 Property Addr:
 Prepared By: **Hart West Financial Inc. Ph. 480-596-5151**
9805 East Bell Rd., Suite 120, Scottsdale, AZ 85260

Application No:
 Date Prepared:
 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.

* PFC = Prepaid Finance Charge
 F = FHA Allowable Closing Cost
 POC = Paid Outside of Closing

Total Loan Amount \$	Interest Rate:	%	Term/Due In:	mths
800 ITEMS PAYABLE IN CONNECTION WITH LOAN:				
801	Loan Origination Fee			\$
802	Loan Discount			
803	Appraisal Fee			
804	Credit Report			
805	Lender's Inspection Fee			
808	Mortgage Broker Fee			
809	Tax Related Service Fee			
810	Processing Fee			
811	Underwriting Fee			
812	Wire Transfer Fee			

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds)	\$
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1100 TITLE CHARGES:				
1101	Closing/Escrow Fee:			\$
1105	Document Preparation Fee			
1106	Notary Fees			
1107	Attorney Fees			
1108	Title Insurance:			

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:				
1201	Recording Fees:			\$
1202	City/County Tax/Stamps:			
1203	State Tax/Stamps:			

1300 ADDITIONAL SETTLEMENT CHARGES:				
1302	Pest Inspection			\$

Estimated Closing Costs

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:				
901	Interest		for	days @ \$ / day \$
902	Mtg Ins. Premium			
903	Hazard Ins. Premium			
904				
905	VA Funding Fee			

1000 RESERVES DEPOSITED WITH LENDER:				
1001	Hazard Ins. Premium		mths @ \$	/ mth \$
1002	Mtg Ins. Premium Reserves		mths @ \$	/ mth
1003	School Tax		mths @ \$	/ mth
1004	Taxes & Assessment Reserves		mths @ \$	/ mth
1005	Flood Insurance Reserves		mths @ \$	/ mth
			mths @ \$	/ mth
			mths @ \$	/ mth

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES		TOTAL ESTIMATED MONTHLY PAYMENT:	
TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:			
Purchase Price (+)	Loan Amount (-)	Principal & Interest	
Alterations (+)	New First Mortgage(-)	Other Financing (P & I)	
Land (+)	Subordinate Financing (-)	Hazard Insurance	
Refi (incl. debts to be paid off) (+)	CC paid by Seller (-)	Real Estate Taxes	
Est. Prepaid Items/Reserves (+)		Mortgage Insurance	
Est. Closing Costs (+)		Homeowner Assn. Dues	
		Other	
PMI, MIP, Funding Fee (+)			
Discount (Borrower paid) (+)	FHA Required Investment (-)		
FHA EEM Improvements (+)	FHA MI Premium Refund (-)		
	FHA 203k Rehabilitation Cost (-)		
Total Estimated Funds		Total Monthly Payment	

This Good Faith Estimate is being provided by **Hart West Financial 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.