4321 Random Boulevard • Somecity, ST 12340 Save this Loan Estimate to compare with your Closing Disclosure. Loan Estimate 30 years LOAN TERM **Purchase** PURPOSE **DATE ISSUED** 2/15/2013 PRODUCT **Fixed Rate** ■ Conventional □ FHA □ VA □ **APPLICANTS** Michael Jones and Mary Stone LOAN TYPE 123 Anywhere Street 123456789 LOAN ID# Anytown, ST 12345 RATE LOCK □ NO **X** YES, until 4/16/2013 at 5:00 p.m. EDT 456 Somewhere Avenue **PROPERTY** Before closing, your interest rate, points, and lender credits can Anytown, ST 12345 change unless you lock the interest rate. All other estimated \$180,000 closing costs expire on 3/4/2013 at 5:00 p.m. EDT **SALE PRICE Loan Terms** Can this amount increase after closing? NO \$162,000 **Loan Amount Interest Rate** 3.875% NO \$761.78 NO **Monthly Principal & Interest** See Projected Payments below for your **Estimated Total Monthly Payment** Does the loan have these features? **Prepayment Penalty** YES • As high as \$3,240 if you pay off the loan during the first 2 years **Balloon Payment** NO **Projected Payments Payment Calculation** Years 1-7 **Years 8-30** \$761.78 Principal & Interest \$761.78 Mortgage Insurance 82 206 206 Estimated Escrow + Amount can increase over time **Estimated Total** \$1,050 \$968 **Monthly Payment** This estimate includes In escrow? YES **x** Property Taxes **Estimated Taxes, Insurance** \$206 YES X Homeowner's Insurance & Assessments a month Other: Amount can increase over time See Section G on page 2 for escrowed property costs. You must pay for other property costs separately. **Costs at Closing** \$8,054 **Estimated Closing Costs** Includes \$5,672 in Loan Costs + \$2,382 in Other Costs - \$0 in Lender Credits. See page 2 for details.

Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

\$16,054

Estimated Cash to Close

Closing Cost Details

Loan Costs	Other Costs	
A. Origination Charges \$	1,802 E. Taxes and Other Government Fees	\$85
.25 % of Loan Amount (Points) Application Fee	\$405 Recording Fees and Other Taxes \$300 Transfer Taxes	\$85
Underwriting Fee	\$1,097 F. Prepaids \$	\$867
	Homeowner's Insurance Premium (6 months) Mortgage Insurance Premium (months)	\$605
	Prepaid Interest(\$17.44 per day for 15 days @ 3.875%) Property Taxes(months)	\$262

B. Services You Cannot Shop For	\$672
Appraisal Fee	\$405
Credit Report Fee	\$30
Flood Determination Fee	\$20
Flood Monitoring Fee	\$32
Tax Monitoring Fee	\$75
Tax Status Research Fee	\$110

G. Initial Escrow Payment at Closing		
Homeowner's Insurance	\$100.83 per month for 2 mo.	\$202
Mortgage Insurance	per month for mo.	
Property Taxes	\$105.30 per month for 2 mo.	\$211

H. Other	\$1,017
Title – Owner's Title Policy (optional)	\$1,017

C. Services You Can Shop For	\$3,198
Pest Inspection Fee	\$135
Survey Fee	\$65
Title – Insurance Binder	\$700
Title – Lender's Title Policy	\$535
Title – Settlement Agent Fee	\$502
Title – Title Search	\$1,261

D. TOTAL LOAN COSTS (A + B + C)

I. TOTAL OTHER COSTS (E + F + G + H)	\$2,382

J. TOTAL CLOSING COSTS	\$8,054
D+I	\$8,054
Lender Credits	

S535	
\$502 1,261	Calculating Cash to Close
	Total Closing Costs (J)
	Closing Costs Financed (Paid from
	Down Payment/Funds from Borro
	Deposit
	Funds for Borrower
	Seller Credits

\$5,672

Total Closing Costs (J)	\$8,054
Closing Costs Financed (Paid from your Loan A	mount) \$0
Down Payment/Funds from Borrower	\$18,000
Deposit	- \$10,000
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$16,054

LOAN ESTIMATE PAGE 2 OF 3 • LOAN ID # 123456789

Additional Information About This Loan

 LENDER
 Ficus Bank
 MORTGAGE BROKER

 NMLS/__LICENSE ID
 NMLS/__LICENSE ID

 LOAN OFFICER
 Joe Smith
 LOAN OFFICER

 NMLS/__LICENSE ID
 12345
 NMLS/__LICENSE ID

 FMAIL
 ioosmith@fcusbank.com
 EMAIL

EMAILjoesmith@ficusbank.comEMAILPHONE123-456-7890PHONE

Comparisons	Use these measures to compare this loan with other loans.		
In 5 Years		you will have paid in principal, interest, mortgage insurance, and loan costs. ipal you will have paid off.	
Annual Percentage Rate (APR)	4.274% Your	costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP)		otal amount of interest that you will pay over the loan term as a entage of your loan amount.	

Other Considerations Appraisal We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. If you sell or transfer this property to another person, we **Assumption** \square will allow, under certain conditions, this person to assume this loan on the original terms. **x** will not allow assumption of this loan on the original terms. Homeowner's This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable. Insurance If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly **Late Payment** principal and interest payment. Refinance Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan. Servicing \square to service your loan. If so, you will make your payments to us. **x** to transfer servicing of your loan.

Confirm Dooring			
Confirm Receipt By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.			
Applicant Signature	Date	Co-Applicant Signature	Date
3		5	