Loan Estimate	LOAN TERM PURPOSE	
DATE ISSUED APPLICANTS	PRODUCT LOAN TYPE LOAN ID #	□Conventional □FHA □VA □
PROPERTY	RATE LOCK	□ NO □ YES, until Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on
Sales Price		closing costs expire on
Loan Terms	Can this ar	mount increase after closing?
Loan Amount		
Interest Rate		
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment		
	Does the lo	oan have these features?
Prepayment Penalty		
Balloon Payment		
Projected Payments		
Payment Calculation		
Principal & Interest		
Mortgage Insurance		
Estimated Escrow Amount can increase over time		
Estimated Total Monthly Payment		
Estimated Taxes, Insurance & Assessments Amount can increase over time	This estimate in Property Taxe Homeowner' Other: See Section G on property costs sep	es s Insurance page 2 for escrowed property costs. You must pay for other
Costs at Closing	,	
Estimated Closing Costs	Includes in Lo in Lender Credits. Se	oan Costs + in Other Costs – e page 2 for details.
Estimated Cash to Close	Includes Closing Co	osts. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

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Closing Cost Details

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

B. Services You Cannot Shop For

C. Services You Can Shop For

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

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes

F. Prepaids

Homeowner's Insurance Premium (months)

Mortgage Insurance Premium (months)

Prepaid Interest (per day for days @)

Property Taxes (months)

G. Initial Escrow Payment at Closing

Homeowner's Insurance per month for mo.

Mortgage Insurance per month for mo.

Property Taxes per month for mo.

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I

Lender Credits

Calculating Cash to Close

Total Closing Costs (J)

Closing Costs Financed (Paid from your Loan Amount)

Down Payment/Funds from Borrower

Deposit

Funds for Borrower

Seller Credits

Adjustments and Other Credits

Estimated Cash to Close

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Additional Information About This Loan

Confirm Receipt

received this form.

Applicant Signature

LENDER MORTGAGE BROKER

NMLS/__ LICENSE ID

LOAN OFFICER LOAN OFFICER

NMLS/__ LICENSE ID

EMAIL

PHONE MORTGAGE BROKER

NMLS/__ LICENSE ID

EMAIL

PHONE

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

Other Considerations We may order an appraisal to determine the property's value and charge you for this **Appraisal** 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. \square 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 Insurance company of your choice that we find acceptable. If your payment is more than ____ days late, we will charge a late fee of **Late Payment Liability after** Taking this loan could end any state law protection you may currently have against liability for **Foreclosure** unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information. Refinancing this loan will depend on your future financial situation, the property value, and Refinance market conditions. You may not be able to refinance this loan. Servicing to service your loan. If so, you will make your payments to us. ☐ to transfer servicing of your loan.

Co-Applicant Signature

Date

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

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Date