

Loan Estimate

DATE ISSUED
APPLICANTS

PROPERTY
SALE PRICE

LOAN TERM
PURPOSE
PRODUCT
LOAN TYPE
LOAN ID #
RATE LOCK

Conventional FHA VA _____

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

Loan Terms	Can this amount increase after closing?										
Loan Amount											
Interest Rate											
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>											
	Does the loan have these features?										
Prepayment Penalty											
Balloon Payment											
Projected Payments											
Payment Calculation											
Principal & Interest											
Mortgage Insurance											
Estimated Escrow <i>Amount can increase over time</i>											
Estimated Total Monthly Payment											
	<table border="0"> <tr> <th style="text-align: left;">This estimate includes</th> <th style="text-align: left;">In escrow?</th> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> <tr> <td colspan="2"><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></td> </tr> </table>	This estimate includes	In escrow?	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:		<i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	
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<i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>											
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>											
Costs at Closing											
Estimated Closing Costs	Includes _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits. <i>See page 2 for details.</i>										
Estimated Cash to Close	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>										

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