



Good Faith Estimate (GFE)

| |
|-------------------------|
| Name of Originator |
| Originator Address |
| Originator Phone Number |
| Originator Email |

| |
|------------------|
| Borrower |
| Property Address |
| Date of GFE |

Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's *Special Information Booklet* on settlement charges, your *Truth-in-Lending Disclosures*, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Important dates

1. The interest rate for this GFE is available through . After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
2. This estimate for all other settlement charges is available through .
3. After you lock your interest rate, you must go to settlement within days (your rate lock period) to receive the locked interest rate.
4. You must lock the interest rate at least days before settlement.

Summary of your loan

| | | |
|---|---|--|
| Your initial loan amount is | \$ | |
| Your loan term is | | years |
| Your initial interest rate is | | % |
| Your initial monthly amount owed for principal, interest, and any mortgage insurance is | \$ | per month |
| Can your interest rate rise? | <input type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of | %. |
| Even if you make payments on time, can your loan balance rise? | <input type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$ | |
| Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise? | <input type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in | and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$ |
| Does your loan have a prepayment penalty? | <input type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ | |
| Does your loan have a balloon payment? | <input type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ | due in years. |

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$.

Do we require you to have an escrow account for your loan?

No, you do not have an escrow account. You must pay these charges directly when due.

Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

| | | |
|--------------|---|----|
| A | Your Adjusted Origination Charges (See page 2) | \$ |
| B | Your Charges for All Other Settlement Services (See page 2) | \$ |
| A + B | Total Estimated Settlement Charges | \$ |