Loan Estimate

DATE ISSUED
APPLICANTS

PROPERTY
SALE PRICE

LOAN TERM
PURPOSE
PRODUCT

LOAN TYPE
☐ Conventional  ☐ FHA  ☐ VA  ☐ ______________

LOAN ID #
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

Loan Terms

Can this amount increase after closing?

Loan Amount

Interest Rate

Monthly Principal & Interest
See Projected Payments below for your Estimated Total Monthly Payment

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 includes

☐ Property Taxes
☐ Homeowner's Insurance
☐ Other:

See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.

In escrow?

Costs at Closing

Estimated Closing Costs
Includes in Loan Costs + in Other Costs – in Lender Credits. See page 2 for details.

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

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