**Loan Estimate**

**DATE ISSUED**

**APPLICANTS**

**PROPERTY**

**EST. PROP. VALUE**

<table>
<thead>
<tr>
<th>LOAN TERM</th>
<th>PURPOSE</th>
<th>PRODUCT</th>
</tr>
</thead>
<tbody>
<tr>
<td>□</td>
<td>Conventional</td>
<td>□ FHA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LOAN TYPE</th>
<th>RATE LOCK</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ NO</td>
<td>□ YES, until</td>
</tr>
</tbody>
</table>

*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**

- **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.*

**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](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.