## Mortgage Loan Disclosure Statement/Good Faith Estimate

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	ne(s):,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	age Loan Disclosure Statement/Good Faith Estimate i		
a real estate bro California law. I days of the rece	bker acting as a mortgage broker, pursuant to the Fed n a transaction subject to RESPA, a lender will provide beipt of your loan application. You will also be informed lender to whom your loan application will be delivered	eral Real Estate Settlement Proce you with an additional Good Faith of material changes before settlen	edures Act (RESPA) and similar Estimate within three business
á á Õ <b>a</b> n <b>a</b> a (	dunknown ** 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	a a a a a a a a a a a a a a a a a a	of lender, if known)
	GOOD FAITH ESTIMATE		
commissions, c charge for eve correspond to t is subject to RE	n provided below reflects estimates of the charges costs and expenses listed are estimates; the actual charge item listed and any additional items charged with he numbered lines contained in the HUD-1 Settlement (SPA). The HUD-1 Settlement Statement contains the actual SPA, by signing page two of this form you are also acknowledged.	you are likely to incur at the set larges may be more or less. You Il be listed. The numbers listed Statement which you will receive ctual costs for the items paid at se	r transaction may not involve a beside the estimate generally at settlement if this transaction attlement. When this transaction
HUD-1	ITEM	Paid to Others	Paid to Broker
800	Items Payable in Connection with Loan		
801	Lender's Loan Origination Fee	\$	\$
802	Lender's Loan Discount Fee	\$	\$
803	Appraisal Fee	\$	\$
804	Credit Report	\$	\$
805	Lender's Inspection Fee	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ a a a a a a a a a a a a a a
808	Mortgage Broker Commission/Fee	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$
809	Tax Service Fee	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$
810	Processing Fee	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
811	Underwriting Fee	*	\$
812	Wire Transfer Fee	\$	\$
		*	\$
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áááá	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
900 901	Items Required by Lender to be Paid in A Interest for a state at a days at \$ a state at	Advance \$	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
902	Mortgage Insurance Premiums	\$	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
903	Hazard Insurance Premiums	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
904	County Property Taxes	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
905	VA Funding Fee	\$	\$
		\$	\$
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áááá	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Y á á á á á á á á á á á á á á á á	¥ á á á á á á á á á á á á á á á
1000	Reserves Deposited with Lender		
1001	Hazard Insurance: 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	/mo. \$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$
1002	Mortgage Insurance: 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	<sub>á</sub> /mo. \$ <sub>á á á á á á á á á á á á á á á á</sub>	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4
1004	Co. Property Taxes:	/mo. \$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$
1008	Aggregate Escrow Adjustment	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$
		\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
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1100	Title Charges		
1101	Settlement or Closing/Escrow Fee	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$
1105	Document Preparation Fee	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
1106	Notary Fee	*	\$
1108	Title Insurance	\$	\$
		\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$
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1200	Government Recording and Transfer Charg	•	
1201	Recording Fees	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ á á á á á á á á á á á á á á á
1202	City/County Tax/Stamps	\$	\$
áááá		\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
1300	Additional Settlement Charges		
1302	Pest Inspection	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
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	Initial Fees, Commissions, Costs and Exper f Initial Fees, Commissions, Costs and Expe		\$ a a a a a a a a a a a a a a a a a a a
	on to Broker (Not Paid Out of Loan Procee	. 4 4 4 4 4 4	
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	e Broker Commission/Fee	a a	
Any Add	itional Compensation from Lender	04 6Yes \$ , , , , , , ,	i i i i i i i i i i i i i i i i i i i

Any Additional Compensation from Lender

## Additional Required California Disclosures

I.	Proposed Loan Amount:				\$	ááááá		
	Initial Commissions, Fees, Costs and Expenses Summarized on Page 1:		\$ 4 4 4 4 4 4 4					
	Payment of Other Obligations (List): Credit Life and/or Disability Insurance (	\$	4 4 4 4 4 4 4					
		\$ 4 4 4 4 4 4 4						
	11111111111111111111111111111111111111	à à à à à à à à	\$ 4 4 4 4 4 4 4	à à à à à à à à	Φ			
	Subtotal of All Deductions: Estimated Cash at Closing ATO You	<sup>រំរំ</sup> ពី» ឱThat vo	ou must pav		\$	á á á á á á á á á á		
	Proposed Interest Rate: 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	្តុំ ខ្លុំFixed Ra	á á ·					
	Proposed Loan Term: 4 4 4 4 4 4 4 4	រុំរំ នូំYears	គ្គឹង	áá	á á			
IV.	Proposed Loan Payments: Payments of \$ 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	sed loan is a v	ll be made 🏥 Mon ariable interest rate I	nthly 🏥 🖁 Quarterly oan, this payment	ត្តិ៖ §Annually for ្ធ will vary (see loan	documents		
	The loan is subject to a balloon payment: 🙀 No 🙀 Yes. If Yes, the following paragraph applies and a final balloon payment of							
	\$\(\frac{1}{2}\) \(\frac{1}{2}\) \(\frac{1}2\) \(\frac{1}2\) \(\frac{1}{2}\) \(\frac{1}2\) \(\frac{1}2\) \(\fr	FUNDS TO PAY BALLOON PAYMI N ADDITION, IF F YOUR EQUITY	THE BALLOON PAYME ENT. IN THAT CASE, YO YOU ARE UNABLE TO Y THROUGH FORECLO	OU MAY AGAIN HAVE TO MAKE THE MONTHL	PAY COMMISSIONS Y PAYMENTS OR TH	, FEES, AND IE BALLOON		
V.	Prepayments: The proposed loan has the followi	ng prepayme	nt provisions.					
	No prepayment penalty.							
	Öther (see loan documents for details).  Φ Δην payment of principal in any calend		cass of 20% of the	i i B. <b>B</b> original hala	ia unce fillennaid k	nalance will		
	RAny payment of principal in any calendar year in excess of 20% of the include a penalty not to exceed in a months advance interest at the note rate, but not more than the interest that would be charged if the loan were paid to maturity (see loan documents for details).							
	Credit Life and/or Disability Insurance: The pur condition of making this proposed loan.	chase of cred	dit life and/or disabi	lity insurance by a k				
	Other Liens: Are there liens currently on this If Yes, describe below:	property for	which the borrower	is obligated?	<sup>á á</sup> Ñá gNo	p gYes		
	Lienholder's Name	Am	nount Owing	Prior	rity			
á á á				á á á á á á á á á á á á	á á á á á á á á á á á	á á á á á áá		
á á á		i á á á á á á á á á		á á á á á á á á á á á á á	á á á á á á á á á á á	á á á á á áá		
áááá	Liens that will remain or are anticipated on this (including the proposed loan for which you are a	s property aft pplying):	er the proposed loa	an for which you are	applying is made of	or arranged		
	Lienholder's Name	Am	nount Owing	Prior	rity			
á á á				á á á á á á á á á á á á á	á á á á á á á á á á á	á á á á á áá		
á á á				á á á á á á á á á á á á á	á á á á á á á á á á á	á á á á á áá		
	NOTICE TO BORROWER: Be sure that you state the amount of all liens as accurately as possible. If you contract with the broker to arrange this loan, but it cannot be arranged because you did not state these liens correctly, you may be liable to pay commissions, costs, fees, and expenses even though you do not obtain the loan.							
	Article 7 Compliance: If this proposed loan is set by a junior lien in a principal amount of less than with Article 7 of Chapter 3 of the Real Estate Law	\$20,000, the i	undersigned license	e certifies that the loa	an will be made in o	compliance		
	A. This loan harmon for the Business and Professions Code.	e made wholly	or in part from brok	ker controlled funds	as defined in Section	on 10241(j)		
	B. If the broker indicates in the above statement the borrower prior to the close of escrow if the fu	that the loan nds to be rece	"may" be made out o eived by the borrowe	of broker-controlled the are in fact broker-controlled	funds, the broker n controlled funds.	nust inform		
	a a a a a a a a a a a a a a a a a a a	License #	a a a a a a a a a a Broker's Repre	a a a a a a a a a a a a esentative		ense #		
	a a a a a a a a a a a a a a a a a a a	á á á á á á á						
	a a a a a a a a a a a a a a a a a a a	Date	OR Signature of R	a a a a a a a a a a a a a a a a a a a		a a a a ate		
	NOTICE TO BORROWER: THIS IS NOT A LOAN of the information in it. All parts of this form must copy of this statement.	I COMMITME st be complet	NT. Do not sign this ed before you sign.	statement until you Borrower hereby a	have read and und icknowledges the r	erstood all eceipt of a		
	a a a a a a a a a a a a a a a a a a a	a a a a a a Date	a a a a a a a a a Borrower	4 4 4 4 4 4 4 4 4 4 4 4 4 4		á á á áá ate		
	Review completed on a d d d d d d d d d d d d d d d d d d	aaaaaaaa ker or Design	ated Representative	á á á á á á bept.	of Real Estate Lice	i a a a a ense #		