

GOOD FAITH ESTIMATE

Applicants:
 Property Addr:
 Prepared By: **Frist Priority Financial Ph. 916-526-2686**
2377 Gold Meadow Way Ste. 100, Rancho Cordova, CA 95670

Application No:
 Date Prepared: **02/22/2007**
 Loan Program:

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount \$	Interest Rate: %	Term: mths	
800 ITEMS PAYABLE IN CONNECTION WITH LOAN:			
801	Loan Origination Fee		\$
802	Loan Discount		
803	Appraisal Fee		
804	Credit Report		
805	Lender's Inspection Fee		
808	Mortgage Broker Fee		
809	Tax Related Service Fee		
810	Processing Fee		
811	Underwriting Fee		
812	Wire Transfer Fee		

1100 TITLE CHARGES:			PFC S F POC
1101	Closing or Escrow Fee:	\$	
1105	Document Preparation Fee		
1106	Notary Fees		
1107	Attorney Fees		
1108	Title Insurance:		

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:			PFC S F POC
1201	Recording Fees:	\$	
1202	City/County Tax/Stamps:		
1203	State Tax/Stamps:		

1300 ADDITIONAL SETTLEMENT CHARGES:			PFC S F POC
1302	Pest Inspection	\$	

Estimated Closing Costs

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:				PFC S F POC
901	Interest for	days @ \$	per day	\$
902	Mortgage Insurance Premium			
903	Hazard Insurance Premium			
904				
905	VA Funding Fee			

1000 RESERVES DEPOSITED WITH LENDER:				PFC S F POC
1001	Hazard Insurance Premiums	months @ \$	per month	\$
1002	Mortgage Ins. Premium Reserves	months @ \$	per month	
1003	School Tax	months @ \$	per month	
1004	Taxes and Assessment Reserves	months @ \$	per month	
1005	Flood Insurance Reserves	months @ \$	per month	
		months @ \$	per month	
		months @ \$	per month	

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (+)		New First Mortgage(-)	Principal & Interest
Loan Amount (-)	0.00	Sub Financing(-)	Other Financing (P & I)
Est. Closing Costs (+)	0.00	New 2nd Mtg Closing Costs(+)	Hazard Insurance
Est. Prepaid Items/Reserves (+)	0.00		Real Estate Taxes
Amount Paid by Seller (-)			Mortgage Insurance
			Homeowner Assn. Dues
			Other
Total Est. Funds needed to close	0.00	Total Monthly Payment	

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant _____ Date _____ Applicant _____ Date _____

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants:

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ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
%	\$	\$	\$

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:

DEMAND FEATURE: This obligation has a demand feature.
 VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE: The following insurance is required to obtain credit:
 Credit life insurance Credit disability Property insurance Flood insurance
 You may obtain the insurance from anyone you want that is acceptable to creditor
 If you purchase property flood insurance from creditor you will pay \$ for a one year term.

SECURITY: You are giving a security interest in:
 The goods or property being purchased Real property you already own.

FILING FEES: \$
LATE CHARGE: If a payment is more than days late, you will be charged % of the payment

PREPAYMENT: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
 may may, subject to conditions may not assume the remainder of your loan on the original terms.
 See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties
 * means an estimate all dates and numerical disclosures except the late payment disclosures are estimates.

** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

_____	_____
(Applicant) (Date)	(Applicant) (Date)
_____	_____
(Applicant) (Date)	(Applicant) (Date)
_____	_____
(Lender) (Date)	