

GOOD FAITH ESTIMATE

Quote # 1

Applicants: **John Borrower / Jane Borrower**
 Property Addr: **1234 TBD Street, Price, UT 84501**
 Prepared By: **Republic Mortgage Home Loans, LLC Ph. 801-426-5500**
1345 West 1600 North, Suite 201, Orem, UT 84057

Application No: **borrowerj**
 Date Prepared: **09/25/2009**
 Loan Program: **CF30**

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.

* PFC = Prepaid Finance Charge
 F = FHA Allowable Closing Cost
 POC = Paid Outside of Closing

Total Loan Amount \$ **175,000** Interest Rate: **4.875 %** Term/Due In: **360 / 360** mths

| 800 ITEMS PAYABLE IN CONNECTION WITH LOAN: | Amount | Paid By | * PFC / F / POC |
|--|---------------|----------|-----------------|
| 801 Loan Origination Fee Paid To Lender: | \$ | Borrower | ✓ |
| 802 Loan Discount 0.250 % | 437.50 | Borrower | ✓ |
| 803 Appraisal Fee Paid To Other: | 375.00 | Borrower | |
| 804 Credit Report Paid To Other: | 16.00 | Borrower | |
| 805 Lender's Inspection Fee | | | ✓ |
| 808 Mortgage Broker Fee | | | ✓ |
| 809 Tax Related Service Fee | | | ✓ |
| 810 Processing Fee Paid To Lender: | 375.00 | Borrower | ✓ |
| 811 Underwriting Fee Paid To Lender: | 695.00 | Borrower | ✓ |
| 812 Wire Transfer Fee Paid To Lender: | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |
| | | Borrower | ✓ |

| 1100 TITLE CHARGES: | Amount | Paid By | PFC / F / POC |
|--|------------------|----------|---------------|
| 1101 Closing/Escrow Fee: | \$ 140.00 | Borrower | ✓ |
| 1105 Document Preparation Fee Paid To Other: | 50.00 | Borrower | ✓ |
| 1106 Notary Fees | | | |
| 1107 Attorney Fees | 875.00 | | |
| 1108 Title Insurance: Paid To Other: Utah Title Fees | 642.00 | Borrower | |
| Endorsements Paid To Other: | 55.00 | Borrower | |
| Courier Paid To Other: | 25.00 | Borrower | ✓ |
| Wire Paid To Other: | | Borrower | ✓ |

| 1200 GOVERNMENT RECORDING & TRANSFER CHARGES: | Amount | Paid By | PFC / F / POC |
|---|-----------------|----------|---------------|
| 1201 Recording Fees: Paid To Other: | \$ 60.00 | Borrower | |
| 1202 City/County Tax/Stamps: | | | |
| 1203 State Tax/Stamps: | | | |
| 1204 | | Borrower | ✓ |
| 1205 | | Borrower | ✓ |

| 1300 ADDITIONAL SETTLEMENT CHARGES: | Amount | Paid By | PFC / F / POC |
|-------------------------------------|--------|---------|---------------|
| 1302 Pest Inspection | \$ | | |
| | | | ✓ |
| | | | ✓ |
| | | | ✓ |
| | | | ✓ |
| | | | ✓ |

Estimated Closing Costs **3,745.50**

| 900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE: | Amount | Paid By | PFC / F / POC |
|--|---------------|----------|---------------|
| 901 Interest Paid To Lender: for 5days @ \$ 23.6979 / day \$ | 118.49 | Borrower | ✓ |
| 902 Mtg Ins. Premium | | | ✓ |
| 903 Hazard Ins. Premium Paid To Other: | 350.04 | Borrower | |
| 904 | | | |
| 905 VA Funding Fee | | | |

| 1000 RESERVES DEPOSITED WITH LENDER: | Amount | Paid By | PFC / F / POC |
|---|---------------|----------|---------------|
| 1001 Hazard Ins. Premium Paid To Other: 2 mths @ \$ 29.17 / mth \$ | 58.34 | Borrower | |
| 1002 Mtg Ins. Premium Reserves Paid To Other: mths @ \$ 68.54 / mth | | Borrower | ✓ |
| 1003 School Tax mths @ \$ / mth | | | |
| 1004 Taxes & Assessment Reserves Paid To Other: 4 mths @ \$ 83.33 / mth | 333.32 | Borrower | |
| 1005 Flood Insurance Reserves mths @ \$ / mth | | | |
| | | | |
| | | | |
| | | | |

Estimated Prepaid Items/Reserves **860.19**

| TOTAL ESTIMATED SETTLEMENT CHARGES | | 4,605.69 |
|--|-------------------|--|
| TOTAL ESTIMATED FUNDS NEEDED TO CLOSE: | | TOTAL ESTIMATED MONTHLY PAYMENT: |
| Purchase Price (+) | 200,000.00 | Loan Amount (-) 175,000.00 |
| Alterations (+) | | Principal & Interest 926.11 |
| Land (+) | | Other Financing (P & I) |
| Refi (incl. debts to be paid off) (+) | | Hazard Insurance 29.17 |
| Est. Prepaid Items/Reserves (+) | 860.19 | Real Estate Taxes 83.33 |
| Est. Closing Costs (+) | 3,308.00 | Mortgage Insurance 68.54 |
| New 2nd Mtg Closing Costs (+) | | Homeowner Assn. Dues |
| P.M.I. Funding Fee (+) | | Other |
| Discount (Borrower paid) (+) | 437.50 | FHA Required Investment (-) |
| FHA EEM Improvements (+) | | FHA MI Premium Refund (-) |
| | | FHA 203k Rehabilitation Cost (-) 0.00 |
| Total Estimated Funds needed to close | 29,105.69 | Total Monthly Payment 1,107.15 |

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 **John Borrower** Date _____ Applicant **Jane Borrower** Date _____
 Calyx Form - gfe2.frm (09/08)

GOOD FAITH ESTIMATE

Quote # 2

Applicants: John Borrower / Jane Borrower
Property Addr: 1234 TBD Street, Price, UT 84501
Prepared By: Republic Mortgage Home Loans, LLC Ph. 801-426-5500
1345 West 1600 North, Suite 201, Orem, UT 84057

Application No: borrowejr
Date Prepared: 09/25/2009
Loan Program: Conv 30

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.

* PFC = Prepaid Finance Charge
F = FHA Allowable Closing Cost
POC = Paid Outside of Closing

Total Loan Amount \$ 175,000 Interest Rate: 4.875 % Term/Due In: 360 / 360 mths

Table with columns: 800 ITEMS PAYABLE IN CONNECTION WITH LOAN, Amount, Paid By, PFC / F / POC. Rows include Loan Origination Fee, Loan Discount, Appraisal Fee, Credit Report, Lender's Inspection Fee, Mortgage Broker Fee, Tax Related Service Fee, Processing Fee, Underwriting Fee, Wire Transfer Fee.

Table with columns: 1100 TITLE CHARGES, Amount, Paid By, PFC / F / POC. Rows include Closing/Escrow Fee, Document Preparation Fee, Notary Fees, Attorney Fees, Title Insurance, Endorsements, Courier, Wire.

Table with columns: 1200 GOVERNMENT RECORDING & TRANSFER CHARGES, Amount, Paid By, PFC / F / POC. Rows include Recording Fees, City/County Tax/Stamps, State Tax/Stamps.

Table with columns: 1300 ADDITIONAL SETTLEMENT CHARGES, Amount, Paid By, PFC / F / POC. Row includes Pest Inspection.

Table with columns: 900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE, Amount, Paid By, PFC / F / POC. Rows include Interest, Mtg Ins. Premium, Hazard Ins. Premium, VA Funding Fee.

Table with columns: 1000 RESERVES DEPOSITED WITH LENDER, Amount, Paid By, PFC / F / POC. Rows include Hazard Ins. Premium, Mtg Ins. Premium Reserves, School Tax, Taxes & Assessment Reserves, Flood Insurance Reserves.

Summary table showing Total Estimated Settlement Charges (5,706.48), Total Estimated Funds Needed to Close (30,206.48), and Total Estimated Monthly Payment (1,107.15). Includes sub-sections for Prepaid Items/Reserves and Funds Needed to Close.

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.

GOOD FAITH ESTIMATE

Quote # 3

Applicants: **John Borrower / Jane Borrower**
 Property Addr: **1234 TBD Street, Price, UT 84501**
 Prepared By: **Republic Mortgage Home Loans, LLC Ph. 801-426-5500**
1345 West 1600 North, Suite 201, Orem, UT 84057

Application No: **borrowerj**
 Date Prepared: **09/25/2009**
 Loan Program: **Conv 30**

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.

* PFC = Prepaid Finance Charge
 F = FHA Allowable Closing Cost
 POC = Paid Outside of Closing

| Total Loan Amount \$ | | 175,000 | Interest Rate: | 5.125 % | Term/Due In: | 360 / 360 | mths | | | |
|--|-------------------------|---------|-----------------|---------|--------------|-----------|------|--------|----------|-----------------|
| 800 ITEMS PAYABLE IN CONNECTION WITH LOAN: | | | | | | | | Amount | Paid By | * PFC / F / POC |
| 801 | Loan Origination Fee | | Paid To Lender: | | | | | \$ | Borrower | ✓ |
| 802 | Loan Discount | | | | 0.250 % | | | 437.50 | Borrower | ✓ |
| 803 | Appraisal Fee | | Paid To Other: | | | | | 375.00 | Borrower | |
| 804 | Credit Report | | Paid To Other: | | | | | 16.00 | Borrower | |
| 805 | Lender's Inspection Fee | | | | | | | | | ✓ |
| 808 | Mortgage Broker Fee | | | | | | | | | ✓ |
| 809 | Tax Related Service Fee | | | | | | | | | ✓ |
| 810 | Processing Fee | | Paid To Lender: | | | | | 375.00 | Borrower | ✓ |
| 811 | Underwriting Fee | | Paid To Lender: | | | | | 695.00 | Borrower | ✓ |
| 812 | Wire Transfer Fee | | Paid To Lender: | | | | | | Borrower | ✓ |
| | | | Paid To Lender: | | | | | | Borrower | ✓ |
| | | | Paid To Lender: | | | | | | Borrower | ✓ |
| | | | | | | | | | Borrower | ✓ |
| | | | | | | | | | | ✓ |
| | | | | | | | | | | ✓ |
| | | | | | | | | | | ✓ |
| | | | | | | | | | | ✓ |
| | | | | | | | | | | ✓ |
| | | | | | | | | | | ✓ |

| 1100 TITLE CHARGES: | | | | | | | | Amount | Paid By | PFC / F / POC |
|---------------------|--------------------------|--|----------------|--|-----------------|--|--|-----------|----------|---------------|
| 1101 | Closing/Escrow Fee: | | | | | | | \$ 140.00 | Borrower | ✓ |
| 1105 | Document Preparation Fee | | Paid To Other: | | | | | 50.00 | Borrower | ✓ |
| 1106 | Notary Fees | | | | | | | | | |
| 1107 | Attorney Fees | | | | | | | 875.00 | | |
| 1108 | Title Insurance: | | Paid To Other: | | Utah Title Fees | | | 642.00 | Borrower | |
| | Endorsements | | Paid To Other: | | | | | 55.00 | Borrower | |
| | Courier | | Paid To Other: | | | | | 25.00 | Borrower | ✓ |
| | Wire | | Paid To Other: | | | | | | Borrower | ✓ |

| 1200 GOVERNMENT RECORDING & TRANSFER CHARGES: | | | | | | | | Amount | Paid By | PFC / F / POC |
|---|-------------------------|--|----------------|--|--|--|--|----------|----------|---------------|
| 1201 | Recording Fees: | | Paid To Other: | | | | | \$ 60.00 | Borrower | |
| 1202 | City/County Tax/Stamps: | | | | | | | | | |
| 1203 | State Tax/Stamps: | | | | | | | | | |
| 1204 | | | | | | | | | Borrower | ✓ |
| 1205 | | | | | | | | | Borrower | ✓ |

| 1300 ADDITIONAL SETTLEMENT CHARGES: | | | | | | | | Amount | Paid By | PFC / F / POC |
|-------------------------------------|-----------------|--|--|--|--|--|--|--------|---------|---------------|
| 1302 | Pest Inspection | | | | | | | \$ | | |
| | | | | | | | | | | ✓ |
| | | | | | | | | | | ✓ |
| | | | | | | | | | | ✓ |
| | | | | | | | | | | ✓ |
| | | | | | | | | | | ✓ |

Estimated Closing Costs 3,745.50

| 900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE: | | | | | | | | Amount | Paid By | PFC / F / POC |
|---|---------------------|--|-----------------|--|-----------------------------------|--|--|--------|----------|---------------|
| 901 | Interest | | Paid To Lender: | | for 30 days @ \$ 24.9132 / day \$ | | | 747.40 | Borrower | ✓ |
| 902 | Mtg Ins. Premium | | | | | | | | | ✓ |
| 903 | Hazard Ins. Premium | | Paid To Other: | | | | | 350.04 | Borrower | |
| 904 | | | | | | | | | | |
| 905 | VA Funding Fee | | | | | | | | | |

| 1000 RESERVES DEPOSITED WITH LENDER: | | | | | | | | Amount | Paid By | PFC / F / POC |
|--------------------------------------|-----------------------------|--|----------------|--|----------------------------|--|--|--------|----------|---------------|
| 1001 | Hazard Ins. Premium | | Paid To Other: | | 8 mths @ \$ 29.17 / mth \$ | | | 233.36 | Borrower | |
| 1002 | Mtg Ins. Premium Reserves | | Paid To Other: | | mths @ \$ 90.42 / mth | | | | Borrower | ✓ |
| 1003 | School Tax | | | | mths @ \$ / mth | | | | | |
| 1004 | Taxes & Assessment Reserves | | Paid To Other: | | 8 mths @ \$ 83.33 / mth | | | 666.64 | Borrower | |
| 1005 | Flood Insurance Reserves | | | | mths @ \$ / mth | | | | | |
| | | | | | mths @ \$ / mth | | | | | |
| | | | | | mths @ \$ / mth | | | | | |

Estimated Prepaid Items/Reserves 1,997.44

| TOTAL ESTIMATED SETTLEMENT CHARGES | | | | 5,742.94 | |
|--|------------|------------------------------------|------------------|----------------------------------|-----------------|
| TOTAL ESTIMATED FUNDS NEEDED TO CLOSE: | | | | TOTAL ESTIMATED MONTHLY PAYMENT: | |
| Purchase Price (+) | 200,000.00 | Loan Amount (-) | 175,000.00 | Principal & Interest | 952.85 |
| Alterations (+) | | New First Mortgage(-) | | Other Financing (P & I) | |
| Land (+) | | Subordinate Financing (-) | | Hazard Insurance | 29.17 |
| Refi (incl. debts to be paid off) (+) | | CC paid by Seller (-) | | Real Estate Taxes | 83.33 |
| Est. Prepaid Items/Reserves (+) | 1,997.44 | Cash Deposit on sales contract (-) | 500.00 | Mortgage Insurance | 90.42 |
| Est. Closing Costs (+) | 3,308.00 | | | Homeowner Assn. Dues | |
| New 2nd Mtg Closing Costs (+) | | | | Other | |
| PMI, MIP, Funding Fee (+) | | | | | |
| Discount (Borrower paid) (+) | 437.50 | FHA Required Investment (-) | | | |
| FHA EEM Improvements (+) | | FHA MI Premium Refund (-) | | | |
| | | FHA 203k Rehabilitation Cost (-) | 0.00 | | |
| Total Estimated Funds needed to close | | | 30,242.94 | Total Monthly Payment | 1,155.77 |

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Applicant **John Borrower** Date _____ Applicant **Jane Borrower** Date _____
 Calyx Form - gfe2.frm (09/08)

GOOD FAITH ESTIMATE

Quote # 4

Applicants: **John Borrower / Jane Borrower**
 Property Addr: **1234 TBD Street, Price, UT 84501**
 Prepared By: **Republic Mortgage Home Loans, LLC Ph. 801-426-5500**
1345 West 1600 North, Suite 201, Orem, UT 84057

Application No: **borrowerj**
 Date Prepared: **09/25/2009**
 Loan Program: **FHA 30**

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.

* PFC = Prepaid Finance Charge
 F = FHA Allowable Closing Cost
 POC = Paid Outside of Closing

| Total Loan Amount \$ 178,062 Interest Rate: 4.750 % Term/Due In: 360 / 360 mths | | Amount | Paid By | * PFC / F / POC |
|--|--------------------------------------|-----------------|----------|-----------------|
| 800 ITEMS PAYABLE IN CONNECTION WITH LOAN: | | | | |
| 801 | Loan Origination Fee Paid To Lender: | \$ | Borrower | ✓ |
| 802 | Loan Discount 0.625 % | 1,112.89 | Borrower | ✓ |
| 803 | Appraisal Fee Paid To Other: | (375.00) | Borrower | ✓ |
| 804 | Credit Report Paid To Other: | 16.00 | Borrower | |
| 805 | Lender's Inspection Fee | | | ✓ |
| 808 | Mortgage Broker Fee | | | ✓ |
| 809 | Tax Related Service Fee | | | ✓ |
| 810 | Processing Fee Paid To Lender: | 375.00 | Borrower | ✓ |
| 811 | Underwriting Fee Paid To Lender: | 695.00 | Borrower | ✓ |
| 812 | Wire Transfer Fee Paid To Lender: | | Borrower | ✓ |
| | Paid To Lender: | | Borrower | ✓ |
| | Paid To Lender: | | Borrower | ✓ |
| | | | Borrower | ✓ |
| | | | Borrower | ✓ |
| | | | Borrower | ✓ |
| | | | Borrower | ✓ |
| | | | Borrower | ✓ |
| | | | Borrower | ✓ |
| | | | Borrower | ✓ |
| | | | Borrower | ✓ |
| | | | Borrower | ✓ |
| | | | Borrower | ✓ |

| 1100 TITLE CHARGES: | | Amount | Paid By | PFC / F / POC |
|----------------------------|---|------------------|----------|---------------|
| 1101 | Closing/Escrow Fee: | \$ 140.00 | Borrower | ✓ |
| 1105 | Document Preparation Fee Paid To Other: | | Borrower | ✓ |
| 1106 | Notary Fees | | | |
| 1107 | Attorney Fees | 875.00 | | |
| 1108 | Title Insurance: Paid To Other: Utah Title Fees | 335.00 | Borrower | |
| | Endorsements Paid To Other: | | Borrower | |
| | Courier Paid To Other: | | Borrower | ✓ |
| | Wire Paid To Other: | | Borrower | ✓ |
| | | | | ✓ |

| 1200 GOVERNMENT RECORDING & TRANSFER CHARGES: | | Amount | Paid By | PFC / F / POC |
|--|--------------------------------|-----------------|----------|---------------|
| 1201 | Recording Fees: Paid To Other: | \$ 60.00 | Borrower | |
| 1202 | City/County Tax/Stamps: | | | |
| 1203 | State Tax/Stamps: | | | |
| 1204 | | | Borrower | ✓ |
| 1205 | | | Borrower | ✓ |
| | | | | ✓ |

| 1300 ADDITIONAL SETTLEMENT CHARGES: | | Amount | Paid By | PFC / F / POC |
|--|-----------------|--------|---------|---------------|
| 1302 | Pest Inspection | \$ | | |
| | | | | ✓ |
| | | | | ✓ |
| | | | | ✓ |
| | | | | ✓ |
| | | | | ✓ |
| | | | | ✓ |

Estimated Closing Costs **3,608.89**

| 900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE: | | Amount | Paid By | PFC / F / POC |
|--|---|-----------------|----------|---------------|
| 901 | Interest Paid To Lender: for 1 days @ \$ 23.4943 / day \$ | 23.49 | Borrower | ✓ |
| 902 | Mtg Ins. Premium | 3,062.50 | | ✓ |
| 903 | Hazard Ins. Premium Paid To Other: | 180.00 | Borrower | |
| 904 | | | | |
| 905 | VA Funding Fee | | | |

| 1000 RESERVES DEPOSITED WITH LENDER: | | Amount | Paid By | PFC / F / POC |
|---|--|--------------|----------|---------------|
| 1001 | Hazard Ins. Premium Paid To Other: 1 mths @ \$ 15.00 / mth \$ | 15.00 | Borrower | |
| 1002 | Mtg Ins. Premium Reserves Paid To Other: mths @ \$ 72.92 / mth | | Borrower | ✓ |
| 1003 | School Tax mths @ \$ / mth | | | |
| 1004 | Taxes & Assessment Reserves Paid To Other: 1 mths @ \$ 42.33 / mth | 42.33 | Borrower | |
| 1005 | Flood Insurance Reserves mths @ \$ / mth | | | |
| | mths @ \$ / mth | | | |
| | mths @ \$ / mth | | | |

Estimated Prepaid Items/Reserves **3,323.32**

| TOTAL ESTIMATED SETTLEMENT CHARGES | | | | 6,932.21 | |
|---|-------------------|------------------------------------|---|-------------------------|---------------|
| TOTAL ESTIMATED FUNDS NEEDED TO CLOSE: | | | TOTAL ESTIMATED MONTHLY PAYMENT: | | |
| Purchase Price (+) | 200,000.00 | Loan Amount (-) | 178,062.00 | Principal & Interest | 928.86 |
| Alterations (+) | | New First Mortgage(-) | | Other Financing (P & I) | |
| Land (+) | | Subordinate Financing (-) | | Hazard Insurance | 15.00 |
| Refi (incl. debts to be paid off) (+) | | CC paid by Seller (-) | 3,000.00 | Real Estate Taxes | 42.33 |
| Est. Prepaid Items/Reserves (+) | 260.82 | Cash Deposit on sales contract (-) | 500.00 | Mortgage Insurance | 72.92 |
| Est. Closing Costs (+) | 2,496.00 | | | Homeowner Assn. Dues | |
| New 2nd Mtg Closing Costs (+) | | | | Other | |
| PMI, MIP, Funding Fee (+) | 3,062.50 | | | | |
| Discount (Borrower paid) (+) | 1,112.89 | FHA Required Investment (-) | | | |
| FHA EEM Improvements (+) | | FHA MI Premium Refund (-) | | | |
| | | FHA 203k Rehabilitation Cost (-) | 0.00 | | |
| Total Estimated Funds needed to close | 25,370.21 | Total Monthly Payment | | 1,059.11 | |

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.



Loan Comparison Chart
 Prepared by: **Jeremy M. Shorts, Esq.**
 P: 801-400-9455 - F: 801-494-2058
 Email: jeremy@utahlawyerloans.com
 Website: www.utahlawyerloans.com

Prepared For: John & Jane Borrower

Loan Information

| | | | | |
|------------------------------------|--|--|--|--|
| LENDER | | | | |
| LOAN PROGRAM | | | | |
| PURCHASE PRICE/PAYOFF AMOUNT | | | | |
| TERM / YEARS | | | | |
| FIRST LOAN AMOUNT / INTEREST RATE | | | | |
| SECOND LOAN AMOUNT / INTEREST RATE | | | | |
| TOTAL LOAN AMOUNT / AGGREGATE RATE | | | | |

Closing Fees

| | | | | |
|---|-------|-------|-------|-------|
| ADMIN FEE | | | | |
| AGGREGATE ADJUSTMENT | | | | |
| APPRAISAL * | | | | |
| APPLICATION FEE | | | | |
| ASSIGNMENT / TRANSFER FEE | | | | |
| ASSUMPTION FEE | | | | |
| ATTORNEY FEES | | | | |
| BROKER FEE / LOAN BROKER CHARGE | | | | |
| CHAMP FEES | | | | |
| CLOSING / SETTLEMENT FEE | | | | |
| COMMITMENT FEE | | | | |
| COURIER / EXPRESS FEE | | | | |
| COURIER FEE (TITLE CO. / BANK) | | | | |
| CREDIT REPORT | | | | |
| DISCOUNT POINTS / BUYER-SELLER | B / S | B / S | B / S | B / S |
| DOCUMENT PREP | | | | |
| DOCUMENT PREP (LENDER) | | | | |
| E-COPY FEE | | | | |
| ESCROW FEE | | | | |
| FLOOD CERTIFICATION | | | | |
| HAZARD INSURANCE YRLY * | | | | |
| HAZARD RESERVES ___ MOS * | | | | |
| INSPECTION FEE (LENDER'S) | | | | |
| INSPECTIONS (PEST, ROOF, ETC.) | | | | |
| INTEREST (PREPAID - 15/30 DAYS) * | | | | |
| INTEREST ON 2ND NOTE (PREPAID / DAYS) * | | | | |
| LENDER'S INSPECTION FEE | | | | |
| LOAN DISCOUNT | | | | |
| LOAN PROSPECTOR FEE | | | | |
| LOCK-IN DEPOSIT | | | | |
| MORTGAGE INSURANCE PREMIUM (MIP) | | | | |
| NOTARY FEES | | | | |
| ORIGINATION FEE | | | | |
| PAYMENT PROCESSING CHARGE | | | | |
| PROCESSING FEE | | | | |
| RECORDING FEES | | | | |
| SECOND MORTGAGE FEES | | | | |

| | | | | |
|-------------------------------------|-------------|-------------|-------------|-------------|
| SECOND MORTGAGE TITLE FEES | | | | |
| SUBORDINATE LOAN FEE | | | | |
| SURVEY FEE | | | | |
| TAX RESERVES _____ MOS * | | | | |
| TAX SERVICE / REALTY TAX MONITORING | | | | |
| TAXES AND ASSESSMENT FEE | | | | |
| TITLE INSURANCE * | | | | |
| TITLE INSURANCE / ENDORSEMENTS * | | | | |
| TITLE WIRE | | | | |
| TRANSFER FEE | | | | |
| UNDERWRITING FEE | | | | |
| VA FUNDING FEE | | | | |
| WAREHOUSING FEE | | | | |
| WIRE TRANSFER FEE | | | | |
| MISC #1 | | | | |
| MISC #2 | | | | |
| TOTAL CLOSING FEES | \$ - | \$ - | \$ - | \$ - |

Amount Needed to Close

| | | | | |
|------------------------------------|-------------|-------------|-------------|-------------|
| (+) PURCHASE PRICE | \$ - | \$ - | \$ - | \$ - |
| (+) CLOSING COSTS | \$ - | \$ - | \$ - | \$ - |
| (-) FIRST LOAN AMOUNT | \$ - | \$ - | \$ - | \$ - |
| (-) SECOND LOAN AMOUNT | \$ - | \$ - | \$ - | \$ - |
| (-) DOWN PAYMENT / EARNEST MONEY * | | | | |
| (-) SELLER PAID FEES * | | | | |
| (-) CLOSING COSTS FINANCED * | | | | |
| (=) TOTAL NEEDED TO CLOSE | \$ - | \$ - | \$ - | \$ - |

Monthly Payment

| | | | | |
|--|-------------|-------------|-------------|-------------|
| PRINCIPAL & INTEREST (1ST MORTGAGE) | | | | |
| PRINCIPAL & INTEREST (2ND MORTGAGE) | | | | |
| INSURANCE (HAZARD) * | | | | |
| PROPERTY TAXES * | | | | |
| MORTGAGE INSURANCE PREMIUM (MIP/PMI) * | | | | |
| CONDO/PUD HOMEOWNER'S FEE * | | | | |
| TOTAL MONTHLY PAYMENT | \$ - | \$ - | \$ - | \$ - |



Loan Comparison Chart
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 Website: www.utahlawyerloans.com

Prepared For: John & Jane Borrower

Loan Information

| LENDER | Republic # 1 | Republic # 2 | Republic # 3 | Republic # 4 |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|
| LOAN PROGRAM | Conv. 30 Yr Fixed | Conv. 30 Yr Fixed | Conv. 30 Yr Fixed | FHA 30 Yr Fixed |
| PURCHASE PRICE/PAYOFF AMOUNT | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 |
| TERM / YEARS | 30 | 30 | 30 | 30 |
| FIRST LOAN AMOUNT / INTEREST RATE | \$ 175,000 4.875% | \$ 175,000 4.875% | \$ 175,000 5.125% | \$ 178,062 4.750% |
| SECOND LOAN AMOUNT / INTEREST RATE | | | | |
| TOTAL LOAN AMOUNT / AGGREGATE RATE | \$ 175,000 4.875% | \$ 175,000 4.875% | \$ 175,000 5.125% | \$ 178,062 4.750% |

Closing Fees

| | | | | |
|-----------------------------------|--------------------|--------------------|--------------------|--------------------|
| APPRAISAL * | \$ 375.00 | \$ 375.00 | \$ 375.00 | |
| ATTORNEY FEES | \$ 875.00 | \$ 875.00 | \$ 875.00 | \$ 875.00 |
| CLOSING / SETTLEMENT FEE | \$ 140.00 | \$ 140.00 | \$ 140.00 | \$ 140.00 |
| COURIER / EXPRESS FEE | \$ 25.00 | \$ 25.00 | \$ 25.00 | |
| CREDIT REPORT | \$ 16.00 | \$ 16.00 | \$ 16.00 | \$ 16.00 |
| DOCUMENT PREP | \$ 50.00 | \$ 50.00 | \$ 50.00 | |
| HAZARD INSURANCE YRLY * | \$ 350.04 | \$ 350.04 | \$ 350.04 | \$ 180.00 |
| HAZARD RESERVES ___ MOS * | \$ 58.34 2 | \$ 233.36 8 | \$ 233.36 8 | \$ 15.00 1 |
| INTEREST (PREPAID - 15/30 DAYS) * | \$ 118.49 5 | \$ 710.94 30 | \$ 747.40 30 | \$ 23.49 1 |
| LOAN DISCOUNT | \$ 437.50 | \$ 437.50 | \$ 437.50 | \$ 1,112.89 |
| MORTGAGE INSURANCE PREMIUM (MIP) | | | | \$ 3,062.50 |
| PROCESSING FEE | \$ 375.00 | \$ 375.00 | \$ 375.00 | \$ 375.00 |
| RECORDING FEES | \$ 60.00 | \$ 60.00 | \$ 60.00 | \$ 60.00 |
| TAX RESERVES ___ MOS * | \$ 333.32 4 | \$ 666.64 8 | \$ 666.64 8 | \$ 42.33 1 |
| TITLE INSURANCE * | \$ 642.00 | \$ 642.00 | \$ 642.00 | \$ 335.00 |
| TITLE INSURANCE / ENDORSEMENTS * | \$ 55.00 | \$ 55.00 | \$ 55.00 | |
| UNDERWRITING FEE | \$ 695.00 | \$ 695.00 | \$ 695.00 | \$ 695.00 |
| TOTAL CLOSING FEES | \$ 4,605.69 | \$ 5,706.48 | \$ 5,742.94 | \$ 6,932.21 |

Amount Needed to Close

| | | | | |
|------------------------------------|---------------------|---------------------|---------------------|---------------------|
| (+) PURCHASE PRICE | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 |
| (+) CLOSING COSTS | \$ 4,605.69 | \$ 5,706.48 | \$ 5,742.94 | \$ 6,932.21 |
| (-) FIRST LOAN AMOUNT | \$ (175,000.00) | \$ (175,000.00) | \$ (175,000.00) | \$ (178,062.00) |
| (-) DOWN PAYMENT / EARNEST MONEY * | \$ (500.00) | \$ (500.00) | \$ (500.00) | \$ (500.00) |
| (-) SELLER PAID FEES * | | | | \$ (3,000.00) |
| (=) TOTAL NEEDED TO CLOSE | \$ 29,105.69 | \$ 30,206.48 | \$ 30,242.94 | \$ 25,370.21 |

Monthly Payment

| | | | | |
|--|--------------------|--------------------|--------------------|--------------------|
| PRINCIPAL & INTEREST (1ST MORTGAGE) | \$ 926.11 | \$ 926.11 | \$ 952.85 | \$ 928.86 |
| INSURANCE (HAZARD) * | \$ 29.17 | \$ 29.17 | \$ 29.17 | \$ 15.00 |
| PROPERTY TAXES * | \$ 83.33 | \$ 83.33 | \$ 83.33 | \$ 42.33 |
| MORTGAGE INSURANCE PREMIUM (MIP/PMI) * | \$ 68.54 | \$ 68.54 | \$ 90.42 | \$ 72.92 |
| TOTAL MONTHLY PAYMENT | \$ 1,107.15 | \$ 1,107.15 | \$ 1,155.77 | \$ 1,059.11 |



Loan Comparison Chart
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Prepared For: John & Jane Borrower

Loan Information

| LENDER | Republic # 1 | Republic # 2 | Republic # 3 | Republic # 4 |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|
| LOAN PROGRAM | Conv. 30 Yr Fixed | Conv. 30 Yr Fixed | Conv. 30 Yr Fixed | FHA 30 Yr Fixed |
| PURCHASE PRICE/PAYOFF AMOUNT | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 |
| TERM / YEARS | 30 | 30 | 30 | 30 |
| FIRST LOAN AMOUNT / INTEREST RATE | \$ 175,000 4.875% | \$ 175,000 4.875% | \$ 175,000 5.125% | \$ 178,062 4.750% |
| SECOND LOAN AMOUNT / INTEREST RATE | | | | |
| TOTAL LOAN AMOUNT / AGGREGATE RATE | \$ 175,000 4.875% | \$ 175,000 4.875% | \$ 175,000 5.125% | \$ 178,062 4.750% |

Closing Fees

| | | | | |
|-----------------------------------|--------------------|--------------------|--------------------|--------------------|
| APPRAISAL * | \$ 375.00 | \$ 375.00 | \$ 375.00 | \$ 375.00 |
| ATTORNEY FEES | \$ 875.00 | \$ 875.00 | \$ 875.00 | \$ 875.00 |
| CLOSING / SETTLEMENT FEE | \$ 140.00 | \$ 140.00 | \$ 140.00 | \$ 140.00 |
| COURIER / EXPRESS FEE | \$ 25.00 | \$ 25.00 | \$ 25.00 | \$ 25.00 |
| CREDIT REPORT | \$ 16.00 | \$ 16.00 | \$ 16.00 | \$ 16.00 |
| DOCUMENT PREP | \$ 50.00 | \$ 50.00 | \$ 50.00 | \$ 50.00 |
| HAZARD INSURANCE YRLY * | \$ 350.04 | \$ 350.04 | \$ 350.04 | \$ 350.04 |
| HAZARD RESERVES ____ MOS * | \$ 58.34 2 | \$ 58.34 2 | \$ 58.34 2 | \$ 58.34 2 |
| INTEREST (PREPAID - 15/30 DAYS) * | \$ 355.47 15 | \$ 355.47 15 | \$ 373.70 15 | \$ 352.35 15 |
| LOAN DISCOUNT | \$ 437.50 | \$ 437.50 | \$ 437.50 | \$ 1,112.89 |
| MORTGAGE INSURANCE PREMIUM (MIP) | | | | \$ 3,062.50 |
| PROCESSING FEE | \$ 375.00 | \$ 375.00 | \$ 375.00 | \$ 375.00 |
| RECORDING FEES | \$ 60.00 | \$ 60.00 | \$ 60.00 | \$ 60.00 |
| TAX RESERVES ____ MOS * | \$ 333.32 4 | \$ 333.32 4 | \$ 333.32 4 | \$ 333.32 4 |
| TITLE INSURANCE * | \$ 642.00 | \$ 642.00 | \$ 642.00 | \$ 642.00 |
| TITLE INSURANCE / ENDORSEMENTS * | \$ 55.00 | \$ 55.00 | \$ 55.00 | \$ 55.00 |
| UNDERWRITING FEE | \$ 695.00 | \$ 695.00 | \$ 695.00 | \$ 695.00 |
| TOTAL CLOSING FEES | \$ 4,842.67 | \$ 4,842.67 | \$ 4,860.90 | \$ 8,502.44 |

Amount Needed to Close

| | | | | |
|------------------------------------|---------------------|---------------------|---------------------|---------------------|
| (+) PURCHASE PRICE | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 |
| (+) CLOSING COSTS | \$ 4,842.67 | \$ 4,842.67 | \$ 4,860.90 | \$ 8,502.44 |
| (-) FIRST LOAN AMOUNT | \$ (175,000.00) | \$ (175,000.00) | \$ (175,000.00) | \$ (178,062.00) |
| (-) DOWN PAYMENT / EARNEST MONEY * | \$ (500.00) | \$ (500.00) | \$ (500.00) | \$ (500.00) |
| (-) SELLER PAID FEES * | | | | |
| (=) TOTAL NEEDED TO CLOSE | \$ 29,342.67 | \$ 29,342.67 | \$ 29,360.90 | \$ 29,940.44 |

Monthly Payment

| | | | | |
|--|--------------------|--------------------|--------------------|--------------------|
| PRINCIPAL & INTEREST (1ST MORTGAGE) | \$ 926.11 | \$ 926.11 | \$ 952.85 | \$ 928.86 |
| INSURANCE (HAZARD) * | \$ 29.17 | \$ 29.17 | \$ 29.17 | \$ 29.17 |
| PROPERTY TAXES * | \$ 83.33 | \$ 83.33 | \$ 83.33 | \$ 83.33 |
| MORTGAGE INSURANCE PREMIUM (MIP/PMI) * | \$ 68.54 | \$ 68.54 | \$ 90.42 | \$ 72.92 |
| TOTAL MONTHLY PAYMENT | \$ 1,107.15 | \$ 1,107.15 | \$ 1,155.77 | \$ 1,114.28 |

Note: Figures stated are estimates & actual closing costs, interest rate & monthly payment may vary slightly at closing. In order to obtain an accurate comparison of the fees charged by each lender, requests for GFEs should be requested and produced on the same day.

* These fees will vary depending on the third party service providers (appraiser, title company, etc.) selected by you – the borrower. Therefore, I have used equal charges across the board for each lender in order to provide a more accurate comparison of the charges imposed by the lender as opposed to the charges imposed by any third party service providers.