# GOOD FAITH ESTIMATE OF SETTLEMENT CHARGES

Lender:
**Vitek Mortgage Group**
**3 Park Center Drive, 2nd Floor**
**Sacramento, CA 95825**
**(916) 486-6900**
Applicants:

Property Address:

File I.D.
Date Prepared:
Sales Price: $
Loan Amount: $
Type:
Interest Rate: %
Loan Term: mos

**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 - the actual charges may be more or less. Your transaction may not involve a fee for every item listed. This is not a loan commitment.** The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will receive at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

| | | Borrower | Seller/Others |
|---|---|---|---|
| **800.** | **ITEMS PAYABLEIN CONNECTION WITH LOAN:** | | |
| 801. | Origination Fee | | |
| 802. | Loan Discount | | |
| 803. | Appraisal Fee | | |
| 804. | Credit Report | | |
| 805. | Lender's Inspection Fee | | |
| 806. | Flood Certification | | |
| 807. | Application Fee | | |
| 808. | Mortgage Broker Fee | | |
| 809. | Tax Service | | |
| 810. | Processing Fee | | |
| 811. | | | |
| 812. | | | |
| 813. | | | |
| 814. | | | |
| 815. | | | |
| 816. | | | |
| 817. | Yield Spread Premium | | |
| 818. | Service Release Premium | | |
| **900.** | **ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:** | | |
| 901. | Interest from to = days @ /day | | |
| 902. | | | |
| 903. | Hazard Insurance Premium | | |
| 904. | County Property Taxes | | |
| 905. | | | |
| 906. | | | |
| **1000.** | **RESERVES DEPOSITED WITH LENDER:** | | |
| 1001. | Hazard Insurance months @ $ per month | | |
| 1002. | Mortgage Insurance months @ $ per month | | |
| 1003. | City Property Taxes months @ $ per month | | |
| 1004. | County Property Taxes months @ $ per month | | |
| 1005. | Annual Assessments months @ $ per month | | |
| 1006. | Flood Insurance months @ $ permonth | | |
| 1007. | months @ $ per month | | |
| 1008. | Aggregate Escrow Accounting Adjustment | | |
| **1100.** | **TITLE CHARGES:** | | |
| 1101. | Escrow/Settlement Fee | | |
| 1102. | Abstract or Title Search | | |
| 1103. | Title Examination | | |
| 1104. | Title Insurance Binder | | |
| 1105. | Document Fee | | |
| 1106. | Notary Fee | | |
| 1107. | Attorney Fee | | |
| | *(includes above item numbers:* ) | | |
| 1108. | Title Insurance | | |
| | *(includes above item numbers:* ) | | |
| 1109. | Lender's coverage $ | | |
| 1110. | Owner's coverage $ | | |
| 1111. | | | |
| 1112. | | | |
| 1113. | | | |
| 1114. | | | |
| 1115. | | | |
| 1116. | | | |
| **1200.** | **GOVERNMENT RECORDING AND TRANSFER CHARGES:** | | |
| 1201. | Recording Fees: Deed $ ; Mortgage $ ; Release $ | | |
| 1202. | City/County Tax/Stamps: Deed $ ; Mortgage $ | | |
| 1203. | State Tax/Stamps: Deed $ ; Mortgage $ | | |
| 1204. | | | |
| 1205. | | | |
| **1300.** | **ADDITIONAL SETTLEMENT CHARGES:** | | |
| 1301. | Survey | | |
| 1302. | Pest Inspection | | |
| 1303. | | | |
| 1304. | | | |
| 1305. | | | |
| **1400.** | **TOTAL ESTIMATED SETTLEMENT CHARGES >>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>** | | |

Use only the highlighted sections 800 to 813 when comparing lender and/or loan closing costs.

| **ESTIMATED CASH FROM/TO BORROWER:** | |
|---|---|
| Purchase Price | +$ |
| Alterations + Repairs + Land (if separate) | + |
| Debts to be paid | + |
| Base Loan Amount | - |
| Other Financing | - |
| **DOWN PAYMENT / (PROCEEDS)** | **=$** |
| | - $ |
| | - |
| | - |
| | - |
| Prepaids/Reserves (900 & 1000) | + |
| Closing Costs (800, 1100, 1200 & 1300) | + |
| **CASH FROM / (TO BORROWER)** | **=$** |

| **ESTIMATED MORTGAGE PAYMENT:** | |
|---|---|
| Principal and Interest | $ |
| Other Financing | |
| Hazard Insurance | |
| Mortgage Insurance | |
| Property Taxes | |
| Homeowners Dues | |
| | |
| **TOTAL ESTIMATED PAYMENT** | **$** |

* *Indicates a Prepaid Finance Charge when the Borrower Pays*
**(poc)** *Indicates Costs Paid or Paid Outside of Closing*

**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.**

Date

Date

Date

Date