

GOOD FAITH ESTIMATE

Applicants: **J. Keith Swiney**
 Property Addr: **81 South Main Street, Luthersville, GA 30251**
 Prepared By: **First Mortgage Solutions Ph. 770-592-2115**
3750 Palladian Village Drive, Suite 220, Marietta, GA 30066

Application No: **07011701**
 Date Prepared:
 Loan Program: **30 Yr. Fix**

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 \$ **67,500** Interest Rate: **7.875 %** Term: **360 / 360** mths

| 800 ITEMS PAYABLE IN CONNECTION WITH LOAN: | | | | PFC | S | F | POC |
|--|-------------------------|--------|--|-----|----------|---|-----|
| 801 | Loan Origination Fee | 1.000% | | \$ | 675.00 | | ✓ |
| 802 | Loan Discount | | | | | | |
| 803 | Appraisal Fee | | | | (450.00) | | ✓ |
| 804 | Credit Report | | | | 14.00 | | |
| 805 | Lender's Inspection Fee | | | | | | |
| 808 | Mortgage Broker Fee | 1.000% | | | 675.00 | | ✓ |
| 809 | Tax Related Service Fee | | | | 77.00 | | |
| 810 | Processing Fee | | | | 295.00 | | ✓ |
| 811 | Underwriting Fee | | | | 595.00 | | |
| 812 | Wire Transfer Fee | | | | | | |
| | Flood Cert | | | | 25.00 | | |
| | GRMA | | | | 6.50 | | |
| | Courier | | | | 75.00 | | |

| 1100 TITLE CHARGES: | | | | PFC | S | F | POC |
|---------------------|--------------------------|--|--|-----|--------|---|-----|
| 1101 | Closing or Escrow Fee: | | | \$ | | | |
| 1105 | Document Preparation Fee | | | | 50.00 | | |
| 1106 | Notary Fees | | | | | | |
| 1107 | Attorney Fees | | | | 450.00 | | |
| 1108 | Title Insurance: | | | | 159.88 | | |
| | Title Exam | | | | 150.00 | | |

| 1200 GOVERNMENT RECORDING & TRANSFER CHARGES: | | | | PFC | S | F | POC |
|---|-------------------------|------------------------------|--|-----|--------|---|-----|
| 1201 | Recording Fees: | | | \$ | 95.00 | | |
| 1202 | City/County Tax/Stamps: | | | | | | |
| 1203 | State Tax/Stamps: | State of GA - Intangible Tax | | | 202.50 | | |

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

Estimated Closing Costs **3,544.88**

| 900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE: | | | | PFC | S | F | POC |
|---|----------------------------|--------------|-----------------|-----|--------|---|-----|
| 901 | Interest for | 12 days @ \$ | 14.7656 per day | \$ | 177.19 | | ✓ |
| 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 Premium | 14 months @ \$ | 40.00 per month | \$ | 560.00 | | |
| 1002 | Mortgage Ins. Premium Reserves | months @ \$ | per month | | | | |
| 1003 | School Tax | months @ \$ | per month | | | | |
| 1004 | Taxes and Assessment Reserves | 6 months @ \$ | 36.63 per month | | 219.78 | | |
| 1005 | Flood Insurance Reserves | months @ \$ | per month | | | | |
| | | months @ \$ | per month | | | | |
| | | months @ \$ | per month | | | | |

Estimated Prepaid Items/Reserves **956.97**

TOTAL ESTIMATED SETTLEMENT CHARGES **4,501.85**

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):
 Yield Spread Premium 0-3% \$

| TOTAL ESTIMATED FUNDS NEEDED TO CLOSE: | | TOTAL ESTIMATED MONTHLY PAYMENT: | |
|--|------------------|----------------------------------|---------------|
| Purchase Price/Payoff (+) | | Principal & Interest | 489.42 |
| Loan Amount (-) | 67,500.00 | Other Financing (P & I) | |
| Est. Closing Costs (+) | 3,544.88 | Hazard Insurance | 40.00 |
| Est. Prepaid Items/Reserves (+) | 956.97 | Real Estate Taxes | 36.63 |
| Amount Paid by Seller (-) | | Mortgage Insurance | |
| | | Homeowner Assn. Dues | |
| | | Other | |
| Total Est. Funds to you | 62,998.15 | Total Monthly Payment | 566.05 |

This Good Faith Estimate is being provided by **First Mortgage Solutions**, a mortgage broker, and no lender has been obtained. 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 of ARM Mortgages.

Applicant J. Keith Swiney Date 2/20/07 Applicant _____ Date _____