

# Loan Estimate

DATE ISSUED

APPLICANTS

PROPERTY

SALES PRICE

LOAN TERM 10 years

PURPOSE

PRODUCT Fixed Rate

LOAN TYPE  Conventional  FHA  VA  \_\_\_\_\_

LOAN ID #

RATE LOCK

Yes, until

Before closing, your interest rate, points and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on

Loan Terms	Can this amount increase after closing?	
Loan Amount		NO
Interest Rate	0%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$0.00	NO
	Does the loan have these features?	
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments	Years 1-10	
Payment Calculation		
Principal & Interest		0
Mortgage Insurance		+ 0
Estimated Escrow <i>Amount can increase over time</i>		+ 0
Estimated Total Monthly Payment		\$0.00
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$0.00 a month	<p>This estimate includes</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Property Taxes</li> <li><input checked="" type="checkbox"/> Homeowner's Insurance</li> <li><input type="checkbox"/> Other:</li> </ul> <p>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</p>
		In escrow? NO NO

Costs at Closing		
Estimated Closing Costs	Includes \$0 in Loan Costs +	in Other Costs –
	In Lender Credits. See page 2 for details.	
Estimated Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.	

## Closing Cost

Loan Costs		Other Costs	
<b>A. Origination Charges</b>	\$0	<b>E. Taxes and Other Government Fees</b>	
0% of Loan Amount (Points)	\$0	Recording Fees and Other Taxes	
		Transfer Taxes	\$0
		<b>F. Prepays</b>	
		Homeowner's Insurance Premium	\$0
		Mortgage Insurance Premium	\$0
		Prepaid Interest	\$0
		Property Taxes	\$0
		<b>G. Initial Escrow Payment at Closing</b>	
		Homeowner's Insurance	\$0
		Mortgage Insurance	\$0
		Property Taxes	\$0
		<b>H. Other</b>	
		<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	
		<b>J. TOTAL CLOSING COSTS</b>	
		D + I	
		Lender Credits	
		<b>Calculating Cash to Close</b>	
		Total Closing Costs (J)	
		Closing Costs Financed (Paid from your Loan Amount)	
		Down Payment/Funds from Borrower	\$0
		Deposit	\$0
		Funds for Borrower	\$0
		Seller Credits	\$0
		Adjustments and Other Credits	
<b>D. TOTAL LOAN COSTS (A + B + C)</b>	\$0	<b>Estimated Cash to Close</b>	

## Additional Information about this Loan

<b>LENDER</b> NMLS/LICENSE ID	Pennsylvania Housing Finance Agency N/A	<b>MORTGAGE BROKER</b> NMLS/LICENSE ID
<b>LOAN OFFICER</b> NMLS/LICENSE ID		<b>LOAN OFFICER</b> NMLS/LICENSE ID
<b>EMAIL</b> <b>PHONE</b>		<b>EMAIL</b> <b>PHONE</b>

### Comparisons

Use these measures to compare this loan with other loans.

<b>In 5 Years</b>	Total you will have paid in principal, interest, mortgage insurance and loan costs.	
	Principal you will have paid off.	
<b>Annual Percentage Rate (APR)</b>	0%	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	0%	The total amount of interest you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

#### Appraisal

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

#### Assumption

If you sell or transfer this property to another person, we

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumptions of this loan on the original terms.

#### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### Servicing

We intend

- to service your loan. If so, you will make your payments to us.
- to transfer servicing of your loan.

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant signature

Date

Co-Applicant Signature

Date