

**Clarion Mortgage**  
**Good Faith Estimate of Closing Costs**  
**30 Year Fixed - 10% down**

Monthly mortgage insurance

Name:		Hazard Insurance:	\$0.00
Property Address:		Taxes:	\$128.00
		Association Dues	\$105.00
Earnest Money:	\$0.00	Mortgage Insurance:	\$87.75

Sales price:	\$300,000.00	Loan amt:	\$270,000.00	PITI	\$1,917.90
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Rate: 5.88% Quote: 0.00% 1.00% Term: 360

**ESTIMATED LOAN COSTS:**

801 Loan Origination:	\$2,700.00
802 Loan Discount:	\$0.00
803 Appraisal:	\$350.00
804 Credit Report:	\$0.00
805 Real Estate Closing Fee:**	\$100.00
806 Tax Service Fee:	\$80.00
810 Underwriting Fee:	\$695.00
1101 Loan Closing Fee:	\$200.00
1105 Document Prep Fee:	\$225.00
1106 SRP 1/2 - 2%	
1108 Title Insurance:**	\$400.00
1111 Tax Certificate:**	\$20.00
1201 Record/Release Fee:**	\$5.00
1201 Recording Deed of Trust:**	\$75.00
1202 Document Fee:	\$30.00
1301 Survey:	\$0.00
1302 Courier fee and flood certificate:	\$55.00
<b>TOTAL ESTIMATED LOAN COSTS:</b>	<b>\$4,935.00</b>
901 Interest:	\$43.82
902 HOA Reserves	\$105.00
903 Upfront mortgage insurance	<b>\$0.00</b>
1001 Hazard Insurance Reserve 1 year	\$0.00
1002 Hazard Insurance Res 2 mos	\$0.00
1004 Tax Reserve 2 mos	\$256.00
<b>TOTAL ESTIMATED RESERVE:</b>	<b>\$404.82</b>
<b>1400 TOTAL LOAN COSTS &amp; RESERVES</b>	<b>\$5,339.82</b>

**CASH REQUIREMENT ESTIMATE:**

101 Sales Price/Amount Exist Liens:	\$300,000.00
103 Estimate Loan Costs & Prepays:	\$5,339.82
<b>TOTAL ACQUISITION:</b>	<b>\$305,339.82</b>
202 Less Loan:	(\$270,000.00)
Total Investment Required:	\$35,339.82
201 Less Deposit:	\$0.00
Second mortgage:	\$0.00
<b>Closing costs paid by seller:</b>	<b>(\$5,000.00)</b>
303 Estimated Cash Required at Closing:	\$30,339.82

**MONTHLY PAYMENTS:**

Principle and Interest:	\$1,597.15
Mortgage Insurance:	<b>\$87.75</b>
Hazard Insurance:	\$0.00
Taxes:	\$128.00
Association Dues: **	\$105.00
Other:	\$0.00

**ESTIMATED PAYMENT**

**\$1,917.90**

**Michaela Phillips**

Loan Officer

OFFICE: **303-443-6292**

FAX: **303-443-6293**

Please call for most current rate quote.

\*\*Title company fees that vary based on Title Company and property