GOOD FAITH ESTIMATE

Applicants:
Property Addr:
Prepared By: **INTER-LAKE MORTGAGE COMPANY, LLC Ph. 616-301-1811**
2675 44th Street Suite 206, Wyoming, MI 49519

Application No:
Date Prepared:
Loan Program:

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 $ Interest Rate: % Term: mths

800	**ITEMS PAYABLE IN CONNECTION WITH LOAN:**		**PFC S F POC**
801	Loan Origination Fee	$	
802	Loan Discount		
803	Appraisal Fee		
804	Credit Report		
805	Lender's Inspection Fee		
808	Mortgage Broker Fee		
809	Tax Related Service Fee		
810	Processing Fee		
811	Underwriting Fee		
812	Wire Transfer Fee		

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds)**:**

$

1100	**TITLE CHARGES:**		**PFC S F POC**
1101	Closing/Escrow Fee:	$	
1105	Document Preparation Fee		
1106	Notary Fees		
1107	Attorney Fees		
1108	Title Insurance:		

1200	**GOVERNMENT RECORDING & TRANSFER CHARGES:**		**PFC S F POC**
1201	Recording Fees:	$	
1202	City/County Tax/Stamps:		
1203	State Tax/Stamps:		

1300	**ADDITIONAL SETTLEMENT CHARGES:**		**PFC S F POC**
1302	Pest Inspection	$	

Estimated Closing Costs

900	**ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:**				**PFC S F POC**
901	Interest	for	days @ $	/day $	
902	Mtg Ins. Premium				
903	Hazard Ins. Premium				
904					
905	VA Funding Fee				

1000	**RESERVES DEPOSITED WITH LENDER:**			**PFC S F POC**
1001	Hazard Ins. Premium	mths @ $	/ mth $	
1002	Mtg Ins. Premium Reserves	mths @ $	/ mth	
1003	School Tax	mths @ $	/ mth	
1004	Taxes & Assessment Reserves	mths @ $	/ mth	
1005	Flood Insurance Reserves	mths @ $	/ mth	
		mths @ $	/ mth	
		mths @ $	/ mth	

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:			**TOTAL ESTIMATED MONTHLY PAYMENT:**
Purchase Price/Payoff (+)		New First Mortgage(-)	Principal & Interest
Loan Amount (-)	**0.00**	Sub Financing(-)	Other Financing (P & I)
Est. Closing Costs (+)	**0.00**	New 2nd Mtg Closing Costs(+)	Hazard Insurance
Est. Prepaid Items/Reserves (+)	**0.00**		Real Estate Taxes
Amount Paid by Seller (-)			Mortgage Insurance
			Homeowner Assn. Dues
			Other
Total Est. Funds needed to close		**0.00**	**Total Monthly Payment**

☐ This Good Faith Estimate is being provided by , 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 on ARM Mortgages.

Applicant Date Applicant Date