GOOD FAITH ESTIMATE - RESPA

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. 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 be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

ESTIMATED CLOSING COSTS

801			$
802	**Loan Discount**		
803 **			
804 **			
805			
806			
807			
808			
809			
810			
811			
1101			
1102			
1103			
1104			
1105			
1106			
1107			
1108			
1109			
1110			
1201			
1202			
1203			
1204			
1301			
1302			
1303			
1304			
1305			

Estimated Closing Costs (f.)	$	
Discount (if Borrower pays) (h.)		
Total Closing Costs	$	

** these fees are non-refundable

ESTIMATED PREPAID ITEMS

901	Interest for ____ days @ _____		$	
902	Mortgage Insurance Premium			
903	Hazard Insurance Premium			
904	Flood Insurance Premium			
905	VA Funding Fee/HUD MIP			
1001	Hazard Insurance	____ Mths		
1002	Mortgage Insurance	____ Mths		
1003		____ Mths		
1004	Property Taxes	____ Mths		
1005	Association Dues	____ Mths		
1006	Flood Insurance	____ Mths		
1007		____ Mths		
1008				

Estimated Prepaid Items (e.)	$	
Prepaid PMI, MIP, Funding Fee		
Total Prepaid Items	$	

ANCHOR MORTGAGE LENDING

11705 RIVER OAKS TRIAL
AUSTIN, TX 78753

(512) 719-5059

BORROWER(S): _____

PROPERTY: _____

Loan Program: _____

BuyDowns: _____

Balloon in Months: _____

Note Rate: _____ %

Term in Months: _____

Loan to Value: _____ %

Cumulative LTV: _____ %

a.	Purchase price	$
b.	Alterations, improvements, repairs	
c.	Land (if acquired separately)	
d.	Refinance (debts to be paid off)	
e.	Estimated Prepaid Items	
f.	Estimated Closing Costs	
g.	PMI, MIP, Funding Fee	
h.	Discount (if Borrower will pay)	
i.	Total costs (items a - h)	
j.	Subordinate Financing	
k.	Closing costs paid by Seller	
l.		
m.	Loan Amount (base)	
n.	PMI,MIP, Funding Fee Financed	
o.	Loan Amt. with Mortgage Insurance	

p. Cash from / (to) Borrower $ _____

PROPOSED PAYMENT (PITI)

First Mortgage (P&I)	$
Other Financing (P&I)	
Hazard Insurance	
Real Estate Taxes	
Mortgage Insurance	
Homeowner Assn. Dues	
Other: Lines 1003, 1006, 1007	

Total Payment (PITI) $ _____

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA).

_____ _____
Borrower Date

_____ _____
Co-Borrower Date

Byte Enterprises, Inc. 1-800-695-1008 (211)