Good Faith Estimate of Settlement Costs

*If rate/program floating, fees are subject to change.

ABC Mortgage and Lending
9948 Financial Way
Saint Louis, MO 63132

Applicant(s) **John P. & Jane M. Buyers**
1441 Renters Lane
Saint Louis, MO 63116

Loan type **CONV**
30-year Fixed Conventional

Date	Sales/Purchase Price	Est. Appraised Value
08/22/2006	$ **149,900.00**	**149,900.00**

Property address **6440 Fairview Lane**
Saint Louis, MO 63109

Mortgage amount $ **119,920.00**

Interest rate **6.125** %

Estimated Monthly Payment

P & I or Int Only Payment	$ **797.83**	Taxes	$ **118.92**	**OTHER**	$ **0.00**
Other Financing P & I	$ **285.51**	PMI/MIP	$ **0.00**		$
Insurance	$ **66.67**	HOA	$ **0.00**	Est. Total Mo. Pymt	$ **1,268.93**

Est. Closing Costs	Borrower	Seller	Lender	Total
703. Commission Paid At Settlement	$ 0.00	$ 0.00	$ 0.00	$ 0.00
704. Sales/Brokers Commissions Sales Tax	$ 0.00	$ 0.00	$ 0.00	$ 0.00
801. **0.000** % Origination Fee	$ 0.00	$ 0.00	$ 0.00	$ 0.00
802. **0.000** % Discount	$ 0.00	$ 0.00	$ 0.00	$ 0.00
803 APPRAISAL FEE	$ 350.00	$ 0.00	$ 0.00	$ 350.00
804 CREDIT REPORT	$ 14.00	$ 0.00	$ 0.00	$ 14.00
808-817 FLOOD LIFE OF LOAN FEE	$ 19.00	$ 0.00	$ 0.00	$ 19.00
808-817 PROCESSING FEE	$ 400.00	$ 0.00	$ 0.00	$ 400.00
808-817 TAX SERVICE FEE	$ 75.00	$ 0.00	$ 0.00	$ 75.00
1106 NOTARY	$ 10.00	$ 0.00	$ 0.00	$ 10.00
1108 TITLE INSURANCE	$ 600.00	$ 0.00	$ 0.00	$ 600.00
1201 RECORDING FEE - DEED	$ 75.00	$ 0.00	$ 0.00	$ 75.00
1201 RECORDING FEE-MRTG/DOT	$ 50.00	$ 0.00	$ 0.00	$ 50.00
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
Est.Total Closing	$ 1,593.00	$ 0.00	$ 0.00	$ 1,593.00

Est. Prepaid Expenses

901. Interest - estimated **22** days @ **23.00** /day		$ **506.00**
902. Mortgage insurance premium (PMI/MIP)		$ **0.00**
903. Fire and hazard insurance premium: 1 year		$ **0.00**
904. Flood insurance: 1 year (POC)		$ **0.00**
1001. Hazard insurance escrow: **3** months		$ **200.01**
1002. Mortgage insurance escrow: months		$
1003. City property taxes: **12** months		$ **1,427.04**
1004. County property taxes: **0** months		$ **0.00**
1006. months		$
1007. months		$
1008. months		$
1009. Aggregate Accounting Adjustment		$ **0.00**
Total estimate prepaid expenses		**2,133.05**
Total estimate of settlement costs		**3,726.05**

Estimated Cash Required to Close

A) Estimated total settlement costs to be paid at closing (Total estimate of settlement costs - Line D)	$ **3,726.05**
B) Estimated closing costs to be financed	$ **0.00**
D) Items paid outside of closing (POC) **0.00** and other credit **0.00**	$ **0.00**
E) Subordinate Financing	$ **29,980.00**
F)	$
H) Purchase: Down Payment Amount Refi: Total Loan Amount - Payoff of Lien(s)	$ **29,980.00**
I) Earnest money paid	$ **0.00**
J) Closing costs expected to be paid by seller(s) **0.00** by the Lender **0.00**	$ **0.00**
K) Estimated cash required to qualify and close (verifiable liquid assets) (A - B + D - E - F + H - I - J)	$ **3,726.05**
L) ESTIMATED CASH REQUIRED TO BRING TO CLOSING (IN FORM OF CASHIER'S CHECK) (K-D)	$ **3,726.05**

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