

List name(s) & mailing address(es) of consumer(s) applying for the loan. Use each Applicant's name & mailing address if there are multiple applicants. An additional page may be added to the Loan Estimate if the space provided is insufficient to list all of the applicants.

FICUS BANK

4321 Random Boulevard • Somcity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA _____
LOAN ID # 123456789
RATE LOCK NO YES, until 4/16/2013 at 5:00 p.m. EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/4/2013 at 5:00 p.m. EDT

DATE ISSUED 2/15/2013
APPLICANTS Michael Jones and Mary Stone
 123 Anywhere Street
 Anytown, ST 12345
PROPERTY 456 Somewhere Avenue
 Anytown, ST 12345
SALE PRICE \$180,000

Adjustable or fixed. Also disclose features (if applicable) that may change periodic payment (e.g. neg am & IO.) Include length of introductory period.

Date and time (include application time zone), and when lock period ends. If the loan is not yet locked, leave date and time blank.

Estimated closing costs must be dated 10 days from the date issued. Also include date and time with application time zone.

Loan ID# left blank.

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$761.78	NO
Does the loan have these features?		
Prepayment Penalty	YES • As high as \$3,240 if you pay off the loan during the first 2 years	
Balloon Payment	NO	

Projected Payments	Payment Calculation	
	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206	+ 206
Estimated Total Monthly Payment	\$1,050	\$968

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$206 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	In escrow? YES YES
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Costs at Closing	
Estimated Closing Costs	\$8,054 Includes \$5,672 in Loan Costs + \$2,382 in Other Costs – \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$16,054 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

This "guide" is for informational purposes only and not for the purpose of providing legal advice. You should contact your attorney to obtain advice with respect to any particular issue or problem.

This amount is the same as the Estimated Cash to Close amount, from the Calculating Cash to Close table on page 2 of the Loan Estimate.

Leave creditor name and address blank.

Date document is delivered.

For refinance transactions, label is EST. PROP. VALUE.

Interest rate at consummation. If ARM product and IR is not known, list fully indexed IR. Percentage amounts may not be rounded and should be shown as three decimals, or, if a whole number, show the whole number only, with NO decimals.

Disclose a Single Column Projected Payments Table if the loan is a 30yr fixed without MI program.

MI Includes any mortgage guarantee that provides coverage similar to MI (VA/USDA Guarantee). If MI is not required, disclose "0".

Projected Payments table may contain a maximum of four columns.

Includes Flood Insurance.

Includes HOA Dues.

NOTE: Amounts disclosed under Loan Costs and Other Costs are rounded to the nearest Whole Dollar.
 NOTE: Costs Must be Alphabetized.

Closing Cost Details

POINTS: a charge to reduce the interest rate. Show as a percentage of loan amount and dollar amount.

Loan Costs	
A. Origination Charges	\$1,802
.25 % of Loan Amount (Points)	\$405
Underwriting Fee	\$1,097

Box A - 0% Tolerance

- Contains costs payable by consumer to creditor
- Borrower paid compensation disclosed in Box A
- Lender paid compensation NOT disclosed

0% Tolerance (maximum 13 items are permitted).

B. Services You Cannot Shop For	\$672
Appraisal Fee	\$405
Credit Report Fee	\$30
Flood Determination Fee	\$20
Flood Monitoring Fee	\$32
Tax Monitoring Fee	\$75
Tax Status Research Fee	\$110

Services you cannot shop for might include:

- Homeowner's association certification fee.
- Government VA funding fee.
- FHA UFMIP fee.
- Any charges after the 13th allowed line item must be referred to as "Additional Charges".

All title related fees must start with Title and be Appended with a (dash) followed by a specific fee name.

C. Services You Can Shop For	\$3,198
Pest Inspection Fee	\$135
Survey Fee	\$65
Title – Insurance Binder	\$700
Title – Lender's Title Policy	\$535
Title – Settlement Agent Fee	\$502
Title – Title Search	\$1,261

- No tolerance if consumer selects Service Provider NOT on Settlement Providers List.
- 10% tolerance if consumer selects Service Provider on Settlement Service Providers List.
- 0% tolerance if consumer selects Service Provider.
- 0% tolerance if Service Provider is an affiliate.
- Any charges after the 14th allowed line item must be referred to as "Additional Charges".

D. TOTAL LOAN COSTS (A + B + C) \$5,672

Other Costs

Other costs: Costs not required by the creditor

E. Taxes and Other Government Fees	\$85
Recording Fees and Other Taxes	\$85
Transfer Taxes	

Recording fees are limited to fees associated with the recording of documents. 10% tolerance fee.

F. Prepaids	\$867
Homeowner's Insurance Premium (6 months)	\$605
Mortgage Insurance Premium (months)	
Prepaid Interest (\$17.44 per day for 15 days @ 3.875%)	\$262
Property Taxes (months)	

For any applicable Prepaids, there must be a number in the parenthesis for months and a dollar amount in the right column. If a default Prepaid is not applicable, leave the line blank.

G. Initial Escrow Payment at Closing	\$413
Homeowner's Insurance \$100.83 per month for 2 mo.	\$202
Mortgage Insurance per month for mo.	
Property Taxes \$105.30 per month for 2 mo.	\$211

• First 3 items are predefined.

Disclose only transfer taxes paid by consumer. 0% tolerance fee.

H. Other	\$1,017
Title – Owner's Title Policy (optional)	\$1,017

Max 5 items permitted.

If "Other" costs are not required by the creditor, a parenthetical description (optional) must be included at the end of the label.

I. TOTAL OTHER COSTS (E + F + G + H) \$2,382

J. TOTAL CLOSING COSTS	\$8,054
D + I	\$8,054
Lender Credits	

Lender credits are disclosed as an aggregated sum. In addition, the sum of the lender credits are disclosed as a negative number.

Calculating Cash to Close	
Total Closing Costs (J)	\$8,054
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$18,000
Deposit	– \$10,000
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0

Estimated Cash to Close \$16,054

Amount of cash the Consumer is expected to pay at consummation.

Includes funds provided to the consumer from the proceeds of subordinate financing, local or state housing assistance grants, or other similar sources.

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Additional Information About This Loan

LENDER
NMLS/___ LICENSE ID
LOAN OFFICER
NMLS/___ LICENSE ID
EMAIL
PHONE

Leave this section blank.

MORTGAGE BROKER
NMLS/___ LICENSE ID
LOAN OFFICER
NMLS/___ LICENSE ID
EMAIL
PHONE

Disclose the Name & NMLS/___ License ID number for the Mortgage Broker, if any, and the individual LO of both. Also, disclose the email and/or phone number of the individual LO. The person identified as the LO must be the primary contact for the consumer.

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$56,582	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$15,773	Principal you will have paid off.
Annual Percentage Rate (APR)	4.274%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	69.45%	The total amount of interest that 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 <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
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 <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

Replaces Servicing Disclosure.

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

LOAN ESTIMATE

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Confirm Receipt

- Similar disclosure from TIL.
- Signature does not indicate Intent to Proceed.

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