

LOAN #: 133572143 CASE #:  
Lender: COUNTRYWIDE HOME LOANS, INC.

Prepared by: JOSEPH KRIMPLE

**GOOD FAITH ESTIMATE**

Sales Price: 729,000.00  
Base Loan Amount: 729,000.00  
Total Loan Amount: 729,000.00  
Type of Loan: FHA 5.000 % DOWN  
Date Prepared: 03/14/2006

Address: 4500 Park Granada  
Calabasas, CA 91302-1613

Applicant(s): DAVID MERRITT  
SALMA MERRITT

Property Address: 660 PINNACLES TERRACE  
SUNNYVALE, CA 94085

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 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.

Interest rate: 1.000 - 3.000 %

Term of loan 30 Years

**800 ITEMS PAYABLE IN CONNECTION WITH LOAN**

801	\$		Loan Origination Fee	0.000 %
802	\$	400.00	Loan Discount	0.000 %
803	\$	60.00	Appraisal	
804	\$	40.00	Credit Report	
805	\$	10.00	Lender's Inspection	
806	\$	0.00	Mortgage Insurance Application Fee	
807	\$	0.00	Assumption Fee	
808	\$	400.00	Warehouse Fee	
809	\$	50.00	Processing Fee	
810	\$	20.00	Tax Service	
811	\$	0.00	Flood Check Fee	
813	\$	200.00	Wire Transfer	
814	\$	0.00	Buydown Expense	
815	\$			
816	\$			
817	\$			
818	\$			
819	\$			
820	\$			
821	\$			
822	\$			
823	\$			

**900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE**

901	\$	0.00	0 Days Interest @ \$ 0.00 /Day	
902	\$	0.00	Conventional PMI/FHA Up-front MIP/VA Funding Fee	Financed \$
903	\$	800.00	Hazard Insurance Premium	Paid Cash \$
904	\$	0.00		
905	\$			

**1000 RESERVES DEPOSITED WITH LENDER**

1001	\$	0.00	Hazard Insurance	0 Months @ \$ 0.00 /month
1002	\$	0.00	Mortgage Insurance	0 Months @ \$ /month
1003	\$	0.00	Taxes	0 Months @ \$ 0.00 /month
1004	\$	0.00	Taxes	0 Months @ \$ 0.00 /month
1005	\$	0.00	Taxes	0 Months @ \$ 0.00 /month
1006	\$	0.00	Flood Insurance	0 Months @ \$ 0.00 /month
1007	\$	0.00	Aggregate Analysis Adjustment	0 Months @ \$ 0.00 /month

**1100 TITLE CHARGES**

1101	\$	0.00	Closing or Escrow Fee
1102	\$	0.00	Abstract or Title Search
1103	\$	0.00	Title Examination
1104	\$	0.00	Title Insurance Binder
1105	\$	150.00	Document Preparation
1106	\$	60.00	Notary
1107	\$	0.00	Attorney/Settlement Agent
1108	\$	200.00	Title Insurance
1109	\$		
1110	\$		
1111	\$		

**1200 GOVERNMENT RECORDING & TRANSFER CHARGES**

1201	\$	100.00	Recording Fees
1202	\$	0.00	City/County Tax/Stamps
1203	\$	0.00	State Tax/Stamps
1204	\$	0.00	

**1300 ADDITIONAL SETTLEMENT CHARGES**

1301	\$	0.00	Survey
1302	\$	0.00	Pest Inspection
1303	\$	0.00	Well and Septic Tank Inspection Fee
1304	\$	0.00	

\$ 2550.00 **TOTAL ESTIMATED BORROWER SETTLEMENT CHARGES**

"S" next to an item designates a cost to be paid by Seller (Not included in the total).

"POC-L" next to an item designates a cost paid by the Lender (Not included in the total).

"POC-B" next to an item designates a cost paid by the Borrower (Included in the total).

\*\*Lender requires the use of a particular provider for this settlement service. See attached for additional information.

FHA/VA/CONV  
● Good Faith Estimate  
2C410-US (05/04)(d)

Initials: \_\_\_\_\_



\* 2 3 9 9 1 \*



\* 1 3 3 5 7 2 1 4 3 0 0 0 0 2 \*

**MERRITT 000102**

**TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:**

\$ 36,450.00	Downpayment
\$ 0.00	Estimated Closing Costs
\$ 0.00	Estimated Prepaid Items/Reserves
\$ 0.00	Other
\$ 0.00	Financed PMI/MIP/VA Funding Fee
\$ 36,450.00	<b>TOTAL</b>

LOAN #: 133572143

**TOTAL ESTIMATED MONTHLY PAYMENT**

\$ 1800.00 - 2200.00	Principal and Interest
\$ 400.00	Taxes
\$ 0.00	Hazard & Flood Insurance
\$ 0.00	Mortgage Insurance
\$ 2200.00 - 2600.00	<b>TOTAL MONTHLY PAYMENT*</b>

These estimates of closing costs are provided pursuant to the Real Estate Settlement Procedures Act (RESPA). If your loan application is for a first lien residential mortgage and is made in a transaction to purchase a home, additional important information can be found in the HUD Special Information Booklet provided to you by your lender or mortgage broker.

**DISCLOSURES CONCERNING REQUIRED USE OF SETTLEMENT SERVICE PROVIDERS**

If an estimated charge shown on page 1 is identified with a double asterisk (\*\*), the lender requires the use of a particular provider of that settlement service. The estimated charge shown is based on the charges of the designated provider. The relationship between the lender and the settlement service provider is that the lender has repeatedly used the provider's services in the past. The lender may decide to choose a different provider, the HUD-1 or HUD-1A statement given to you at settlement will disclose the provider used.

\* Does not include Optional Insurance.

Applicant  
DAVID MERRITT

Date

Applicant

Date

Applicant

Date

Applicant

Date

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