

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED

APPLICANTS

Applicants

PROPERTY

SALE PRICE

LOAN TERM

PURPOSE

PRODUCT

LOAN TYPE

LOAN ID #

RATE LOCK

☒ Conventional

☐ FHA

☐ VA

Loan Type -

Other

Description

☒ NO ☐ YES, until

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on

| Loan Terms | \$12,345.67 | Can this amount increase after closing? |
|--|--|---|
| Loan Amount | Can Loan Amount Increase After Closing | |
| Interest Rate | 50.3% | |
| Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i> | \$12,345.67 | |
| | Does the loan have these features? | |
| Prepayment Penalty | Prepayment Penalty | |
| Balloon Payment | Balloon Payment | |

| Projected Payments | Payment Calculation |
|--|--|
| Payment Calculation | \$12,345.67 |
| Principal & Interest | \$12,345.67 |
| Mortgage Insurance | |
| Estimated Escrow <i>Amount can increase over time</i> | |
| Estimated Total Monthly Payment | \$12,345.67 |
| Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> | <div>This estimate includes</div> <div><input checked="" type="checkbox"/> Property Taxes</div> <div><input type="checkbox"/> Homeowner's Insurance</div> <div><input type="checkbox"/> Other:</div> <div>In escrow?</div> <div>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</div> |

| Costs at Closing | |
|-------------------------|--|
| Estimated Closing Costs | Includes in Loan Costs + in Other Costs – in Lender Credits. See page 2 for details. |
| Estimated Cash to Close | Includes Closing Costs. See Calculating Cash to Close on page 2 for details. |

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

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Loan Estimate

DATE ISSUED
APPLICANTS

Loan ID Number

PROPERTY
EST. PROP. VALUE

LOAN TERM

PURPOSE

PRODUCT

LOAN TYPE

LOAN ID #

RATE LOCK

☒ Conventional ☐ FHA ☐ VA ☐ Other Loan Type - Description

☒ NO ☐ YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on

| Loan Terms | 12/25/2025 | Can this amount increase after closing? |
|--|---|---|
| Loan Amount | Can this amount increase after closing? | |
| Interest Rate | \$12,345.67 | |
| Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i> | 50.3% | |
| Prepayment Penalty | Does the loan have these features? | |
| Balloon Payment | Does the loan have these features? | |

| Projected Payments | Prepayment Penalty |
|--|--|
| Payment Calculation | Balloon Payment |
| Principal & Interest Mortgage Insurance Estimated Escrow <i>Amount can increase over time</i> | Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor. |
| Estimated Total Monthly Payment | \$12,345.67 |
| Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> | <div>This estimate includes</div> <div><input checked="" type="checkbox"/> Property Taxes</div> <div><input checked="" type="checkbox"/> Homeowner's Insurance</div> <div><input checked="" type="checkbox"/> Other:</div> <div>In escrow?</div> <div>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</div> |

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|-------------------------|--|
| Estimated Closing Costs | Includes in Loan Costs + in Other Costs – in Lender Credits. See page 2 for details. |
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Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.



Closing Cost Details

Loan Costs 50.3%

A. Origination Charges

% of Loan Amount (Points)

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

B. Services You Cannot Shop For

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

C. Services You Can Shop For

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

D. TOTAL LOAN COSTS (A + B + C)

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

Other Costs \$12,345.67

E. Taxes and Other Government Fees

Recording Fees and Other Taxes

Transfer Taxes \$12,345.67

F. Prepaids \$12,345.67

Homeowner's Insurance Premium (months)

Mortgage Insurance Premium (months)

Prepaid Interest (per day for days @ 12,345 \$12,345.67

Property Taxes (months)

Mortgage Insurance Premium

G. Initial Escrow Payment at Closing

Homeowner's Insurance per month for mo.

Mortgage Insurance per month for mo.

Property Taxes per month for mo.

Prepaid Interest

H. Other

Property Taxes Prepaid

I. TOTAL OTHER COSTS (E + F + G + H)

\$12,345.67

J. TOTAL CLOSING COSTS

D + I

Lender Credits

Calculating Cash to Close \$12,345.67

Total Closing Costs (J) 12,345

Closing Costs Financed (Paid from your Loan Amount)

Down Payment/Funds from Borrower \$12,345.67

Deposit 12,345

Funds for Borrower \$12,345.67

Seller Credits 12,345

Adjustments and Other Credits \$12,345.67

Estimated Cash to Close \$12,345.67

Closing Cost Details

Loan Costs50.3%

A. Origination Charges
% of Loan Amount (Points)
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

B. Services You Cannot Shop For

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

C. Services You Can Shop For

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

D. TOTAL LOAN COSTS (A + B + C)

| Adjustable Payment (AP) Table | |
|---|-------------|
| Interest Only Payments? | \$12,345.67 |
| Optional Payments? | X |
| Step Payments? | |
| Seasonal Payments? | |
| Monthly Principal and Interest Payments | |
| First Change/Amount | \$12,345.67 |
| Subsequent Changes | \$12,345.67 |
| Maximum Payment | \$12,345.67 |

Other Costs

E. Taxes and Other Government Fees
Recording Fees and Other Taxes
Transfer Taxes \$12,345.67

F. Prepaids \$12,345.67
Homeowner's Insurance Premium (months)
Mortgage Insurance Premium (months)
Prepaid Interest (per day for days @12,345 \$12,345.67
Property Taxes (months)

Mortgage Insurance Premium Details

| G. Initial Escrow Payment at Closing | | | |
|--------------------------------------|---------------|-----|--|
| Homeowner's Insurance | per month for | mo. | |
| Mortgage Insurance | per month for | mo. | |
| Property Taxes | per month for | mo. | |

Prepaid Interest Details

H. Other

Property Taxes Prepaid

I. TOTAL OTHER COSTS (E + F + G + H)

Other Costs

J. TOTAL CLOSING COSTS \$12,345.67
D + I
Lender Credits

Calculating Cash to Close12,345

Total Closing Costs (J) \$12,345.67
Closing Costs Financed (Paid from your Loan Amount)
Down Payment/Funds from Borrower \$12,345.67
Deposit 12,345
Funds for Borrower \$12,345.67
Seller Credits 12,345
Adjustments and Other Credits \$12,345.67

Estimated Cash to Close

Adjustable Interest Rate (AIR) Table\$12,345.67

| | |
|---------------------------------|-------------|
| Index + Margin | \$12,345.67 |
| Initial Interest Rate | \$12,345.67 |
| Minimum/Maximum Interest Rate | |
| Change Frequency | |
| First Change | |
| Subsequent Changes | |
| Limits on Interest Rate Changes | |
| First Change | \$12,345.67 |
| Subsequent Changes | \$12,345.67 |

Closing Cost Details

Loan Costs 50.3%

A. Origination Charges

% of Loan Amount (Points)
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

B. Services You Cannot Shop For

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

C. Services You Can Shop For

\$12,345.67

D. TOTAL LOAN COSTS (A + B + C)

Adjustable Payment (AP) Table

| | |
|---|---------------------|
| Interest Only Payments? | X |
| Optional Payments? | X |
| Step Payments? | X |
| Seasonal Payments? | X |
| Monthly Principal and Interest Payments | |
| First Change/Amount | First Change/Amount |
| Subsequent Changes | Subsequent Changes |
| Maximum Payment | \$12,345.67 |

Other Costs 12,345.67

E. Taxes and Other Government Fees

Recording Fees and Other Taxes
Transfer Taxes \$12,345.67

F. Prepaids \$12,345.67

Homeowner's Insurance Premium (months)
Mortgage Insurance Premium (months)
Prepaid Interest (per day for days @12,345 \$12,345.67
Property Taxes (months)

Mortgage Insurance Premium Details

G. Initial Escrow Payment at Closing

| | | |
|-----------------------|---------------|-----|
| Homeowner's Insurance | per month for | mo. |
| Mortgage Insurance | per month for | mo. |
| Property Taxes | per month for | mo. |

Prepaid Interest Details

H. Other

Property Taxes Prepaid Details

I. TOTAL OTHER COSTS (E + F + G + H)

\$12,345.67

J. TOTAL CLOSING COSTS

D + I
Lender Credits

Calculating Cash to Close \$12,345.67

| | |
|---|-------------|
| Total Closing Costs (J) | 12,345 |
| Closing Costs Financed (Paid from your Loan Amount) | |
| Down Payment/Funds from Borrower | \$12,345.67 |
| Deposit | 12,345 |
| Funds for Borrower | \$12,345.67 |
| Seller Credits | 12,345 |
| Adjustments and Other Credits | \$12,345.67 |

Estimated Cash to Close

Closing Cost Details

Loan Costs 50.3%

A. Origination Charges

% of Loan Amount (Points)
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

B. Services You Cannot Shop For

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

C. Services You Can Shop For

D. TOTAL LOAN COSTS (A + B + C)

\$12,345.67

Other Costs 12,345.67

E. Taxes and Other Government Fees

Recording Fees and Other Taxes
Transfer Taxes \$12,345.67

F. Prepaids \$12,345.67

Homeowner's Insurance Premium (months)
Mortgage Insurance Premium (months)
Prepaid Interest (per day for days @ 12,345 \$12,345.67
Property Taxes (months)

Mortgage Insurance Premium

G. Initial Escrow Payment at Closing

| | | |
|-----------------------|---------------|-----|
| Homeowner's Insurance | per month for | mo. |
| Mortgage Insurance | per month for | mo. |
| Property Taxes | per month for | mo. |

Prepaid Interest Details

H. Other

Property Taxes Prepaid

I. TOTAL OTHER COSTS (E + F + G + H)

Initial Escrow Homeowner's Insurance

J. TOTAL CLOSING COSTS

D + I
Lender Credits

Calculating Cash to Close \$12,345.67

Total Closing Costs (J) 12,345
Closing Costs Financed (Paid from your Loan Amount)
Down Payment/Funds from Borrower \$12,345.67
Deposit 12,345
Funds for Borrower \$12,345.67
Seller Credits 12,345
Adjustments and Other Credits \$12,345.67

Estimated Cash to Close \$12,345.67

Adjustable Interest Rate (AIR) Table \$12,345.67

Index + Margin \$12,345.67
Initial Interest Rate \$12,345.67
Minimum/Maximum Interest Rate \$12,345.67

Change Frequency

First Change
Subsequent Changes

Limits on Interest Rate Changes

First Change \$12,345.67
Subsequent Changes \$12,345.67



Additional Information About This Loan

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

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

| Comparisons | Use these measures to compare this loan with other loans. |
|---------------------------------|---|
| In 5 Years | Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off. |
| Annual Percentage Rate (APR) | Your costs over the loan term expressed as a rate. This is not your interest rate. |
| Total Interest Percentage (TIP) | The total amount of interest that you will pay over the loan term as a percentage of your loan amount. |

| Other Considerations | Principal Paid Off in 5 Years |
|------------------------------|---|
| 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 checked="" type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input 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 <u>12,345</u> days late, we will charge a late fee of <u>\$12,345.67</u> Late Payment Fee Details |
| 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 checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan. |

| Confirm Receipt | Refinance Details |
|--|-------------------|
| 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 |
|---------------------|------|------------------------|------|



Additional Information About This Loan

LENDER
NMLS/ ☒ LICENSE ID
LOAN OFFICER
NMLS/ ☐ LICENSE ID
EMAIL
PHONE

MORTGAGE BROKER
NMLS/ ☒ LICENSE ID
LOAN OFFICER
NMLS/ ☐ LICENSE ID
EMAIL
PHONE

| Comparisons | Use these measures to compare this loan with other loans. |
|---------------------------------|---|
| In 5 Years | Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off. |
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| Total Interest Percentage (TIP) | The total amount of interest that you will pay over the loan term as a percentage of your loan amount. |

| Other Considerations | Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor. |
|-----------------------|---|
| 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 checked="" type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input 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 <u>12,345</u> days late, we will charge a late fee of <u>\$12,345.67</u> Late Payment Fee Line |
| Loan Acceptance | You do not have to accept this loan because you have received this form or signed a loan application. |
| 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 checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan. |



Additional Information About This Loan

LENDER

NMLS/ [X](#) LICENSE ID

LOAN OFFICER

NMLS/ [X](#) LICENSE ID

EMAIL

PHONE

MORTGAGE BROKER

NMLS/ [X](#) LICENSE ID

LOAN OFFICER

NMLS/ [X](#) LICENSE ID

EMAIL

PHONE

Comparisons

Use these measures to compare this loan with other loans.

| | |
|---------------------------------|---|
| In 5 Years | Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off. |
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| Total Interest Percentage (TIP) | The total amount of interest that you will pay over the loan term as a percentage of your loan amount. |

Other Considerations

Principal Paid Off in 5 Years

Assumption

If you sell or transfer this property to another person, we

- ☒ will allow, under certain conditions, this person to assume this loan on the original terms.
☐ will not allow assumption of this loan on the original terms.

Late Payment

If your payment is more than 12,345 days late, we will charge a late fee of \$12,345.67
[Late Payment Additional Info](#)

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

- ☒ to service your loan. If so, you will make your payments to us.
☐ to transfer servicing of your loan.

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



Additional Information About This Loan

LENDERNMLS/ [X](#) LICENSE ID**LOAN OFFICER**NMLS/ [X](#) LICENSE ID

EMAIL

PHONE

MORTGAGE BROKERNMLS/ [X](#) LICENSE ID**LOAN OFFICER**NMLS/ [X](#) LICENSE ID

EMAIL

PHONE

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| | |
|--|---|
| In 5 Years | Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off. |
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Other Considerations

Principal Paid Off in 5 Years

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[Late Payment Fee Description](#)

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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

- ☒ to service your loan. If so, you will make your payments to us.
☐ to transfer servicing of your loan.