Save this Loan Estimate to compare with your Closing Disclosure.

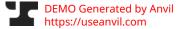
Loan Estimate DATE ISSUED APPLICANTS Applicants PROPERTY SALE PRICE		LOAN TERM PURPOSE PRODUCT LOAN TYPE LOAN ID # RATE LOCK	Loan Type - Conventional □ FHA □ VA □ Other Description NO □ YES, until Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on
Loan Terms	\$12,345.67	Can this an	nount increase after closing?
Loan Amount	Can Loan Amount Ind	rease After	Closing
Interest Rate	50.3%		
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$12,345.67		
		Does the lo	oan have these features?
Prepayment Penalty	Prepayment Penalty		
Balloon Payment	Balloon Payment		
Projected Payments	Payment Calculation		
Payment Calculation	\$12,345.67		
Principal & Interest			
Mortgage Insurance	\$12,345.67		
Estimated Escrow			
Amount can increase over time			
Estimated Total Monthly Payment	\$12,345.67		
Estimated Taxes, Insurance & Assessments Amount can increase over time	⊠ □ □ See	nis estimate in Property Taxe Homeowner's Other: e Section G on poperty costs sep	s Insurance age 2 for escrowed property costs. You must pay for other
Costs at Closing			
Estimated Closing Costs	Include in Lenc		an Costs + in Other Costs – page 2 for details.
Estimated Cash to Close	Include	es Closing Co	sts. See Calculating Cash to Close on page 2 for details.

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

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate		LOAN TERM		
DATE ISSUED APPLICANTS		PURPOSE PRODUCT LOAN TYPE	Loan Type - ☑ Conventional ☐ FHA ☐ VA ☐ Other	
Loan ID Number		LOAN ID # RATE LOCK	Description ☑ NO ☐ YES, until	
PROPERTY EST. PROP. VALUE			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 an	nount increase after closing?	
Loan Amount	Can this amount incr	ease after cl	osing?	
Interest Rate	\$12,345.67			
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	50.3%			
		Does the lo	oan have these features?	
Prepayment Penalty	\$12,345.67			
Balloon Payment	Does the loan have these features?			
Projected Payments	Prepayment Penalty			
Payment Calculation	Balloon Payment			
Principal & Interest	Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempo			
Mortgage Insurance				
Estimated Escrow Amount can increase over time				
Estimated Total Monthly Payment	\$12,345.67			
Estimated Taxes, Insurance & Assessments Amount can increase over time	X X X Se	his estimate in Property Taxe I Property Taxe I Homeowner's Other: See Section G on property costs sep	is Insurance rage 2 for escrowed property costs. You must pay for other	
Costs at Closing				
Estimated Closing Costs	Includ in Len		oan Costs + in Other Costs – e page 2 for details.	
Estimated Cash to Close	Includ	les Closing Co	sts. See Calculating Cash to Close on page 2 for details.	

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



Loan Costs

50.3%

A. Origination Charges

% of Loan Amount (Points)

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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,

Property Taxes (months) 345.67

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

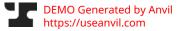
Deposit 12,345

Funds for Borrower \$12,345.67

Seller Credits 12,345

Adjustments and Other Credits \$12,345.67

Estimated Cash to Close \$12,345.67



Loan Costs

50.3%

A. Origination Charges

% of Loan Amount (Points)

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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)

Subsequent Changes \$12,345.67

Maximum Payment \$12,345.67

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				

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,

Property Taxes (months) 345.67

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 Close

12,345

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

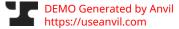
Subsequent Changes \$12,345.67

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



Loan Costs

50.3%

A. Origination Charges

% of Loan Amount (Points)

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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)

Maximum Payment \$12,345.67

Adjustable Payment (AP) Table				
X				
X				
X				
X				
Monthly Principal and Interest Payments				
First Change/Amount First Change/Amount				
Subsequent Changes Subsequent Changes				

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,

Property Taxes (months) 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

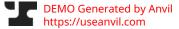
Deposit 12,345

Funds for Borrower \$12,345.67

Seller Credits 12,345

Adjustments and Other Credits \$12,345.67

Estimated Cash to Close



Loan Costs

50.3%

A. Origination Charges

% of Loan Amount (Points)

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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)

\$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, Property Taxes (months) 345.67

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

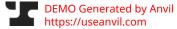
First Change

Subsequent Changes

Limits on Interest Rate Changes

First Change \$12,345.67

Subsequent Changes \$12,345.67



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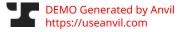
Comparisons	Use these measures to compare this loan with other loans.			
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.			
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your 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 ⊠ 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.
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 2,34 days late, we will charge a late fee of \$12,345.67 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 ☑ to service your loan. If so, you will make your payments to us. ☐ 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



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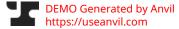
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LOAN OFFICER
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Comparisons	Use these measures to compare this loan with other loans.		
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you 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	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 ☑ 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.
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 2,34 days late, we will charge a late fee of _\$12,345.67 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 ☑ to service your loan. If so, you will make your payments to us. ☐ to transfer servicing of your loan.



LENDER

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LOAN OFFICER

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LOAN OFFICER
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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
Assumption	If you sell or transfer this property to another person, we \square will allow, under certain conditions, this person to assume this loan on the original terms. \square will not allow assumption of this loan on the original terms.
Late Payment	If your payment is more thah 2,34 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.

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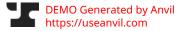
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature

Date

Co-Applicant Signature

Date



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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
Assumption	If you sell or transfer this property to another person, we \boxtimes will allow, under certain conditions, this person to assume this loan on the original terms. \square will not allow assumption of this loan on the original terms.
Late Payment	If your payment is more than 2,34 days late, we will charge a late fee of \$12,345.67 Late Payment Fee Description
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 ☑ to service your loan. If so, you will make your payments to us. ☐ to transfer servicing of your loan.