

GOOD FAITH ESTIMATE

Applicants:
 Property Addr:
 Prepared By: **A.M. Robbins Mortgage, Inc. Ph. 205-871-1905**
100 Union Hill Drive, Suite 300, Birmingham, AL 35209

Application No:
 Date Prepared:
 Loan Program:

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-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.

| Total Loan Amount \$ | Interest Rate: | % | Term: | mths | |
|---|-------------------------|---|-------|------|----|
| 800 ITEMS PAYABLE IN CONNECTION WITH LOAN: | | | | | |
| 801 | Loan Origination Fee | | | | \$ |
| 802 | Loan Discount | | | | |
| 803 | Appraisal Fee | | | | |
| 804 | Credit Report | | | | |
| 805 | Lender's Inspection Fee | | | | |
| 808 | Mortgage Broker Fee | | | | |
| 809 | Tax Related Service Fee | | | | |
| 810 | Processing Fee | | | | |
| 811 | Underwriting Fee | | | | |
| 812 | Wire Transfer Fee | | | | |

| | | | | | PFC | S | F | POC |
|----------------------------|--------------------------|--|--|--|-----|---|---|-----|
| 1100 TITLE CHARGES: | | | | | | | | |
| 1101 | Closing or Escrow Fee: | | | | \$ | | | |
| 1105 | Document Preparation Fee | | | | | | | |
| 1106 | Notary Fees | | | | | | | |
| 1107 | Attorney Fees | | | | | | | |
| 1108 | Title Insurance: | | | | | | | |

| | | | | | PFC | S | F | POC |
|--|-------------------------|--|--|--|-----|---|---|-----|
| 1200 GOVERNMENT RECORDING & TRANSFER CHARGES: | | | | | | | | |
| 1201 | Recording Fees: | | | | \$ | | | |
| 1202 | City/County Tax/Stamps: | | | | | | | |
| 1203 | State Tax/Stamps: | | | | | | | |

| | | | | | PFC | S | F | POC |
|--|-----------------|--|--|--|-----|---|---|-----|
| 1300 ADDITIONAL SETTLEMENT CHARGES: | | | | | | | | |
| 1302 | Pest Inspection | | | | \$ | | | |

Estimated Closing Costs

| | | | | | PFC | S | F | POC |
|--|----------------------------|-----------|--|---------|-----|---|---|-----|
| 900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE: | | | | | | | | |
| 901 | Interest for | days @ \$ | | per day | \$ | | | |
| 902 | Mortgage Insurance Premium | | | | | | | |
| 903 | Hazard Insurance Premium | | | | | | | |
| 904 | | | | | | | | |
| 905 | VA Funding Fee | | | | | | | |

| | | | | | PFC | S | F | POC |
|---|--------------------------------|-------------|--|-----------|-----|---|---|-----|
| 1000 RESERVES DEPOSITED WITH LENDER: | | | | | | | | |
| 1001 | Hazard Insurance Premium | months @ \$ | | per month | \$ | | | |
| 1002 | Mortgage Ins. Premium Reserves | months @ \$ | | per month | | | | |
| 1003 | School Tax | months @ \$ | | per month | | | | |
| 1004 | Taxes and Assessment Reserves | months @ \$ | | per month | | | | |
| 1005 | Flood Insurance Reserves | months @ \$ | | per month | | | | |
| | | months @ \$ | | per month | | | | |
| | | months @ \$ | | per month | | | | |

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES

| | |
|--|----|
| COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds): | \$ |
|--|----|

| TOTAL ESTIMATED FUNDS NEEDED TO CLOSE: | | | TOTAL ESTIMATED MONTHLY PAYMENT: | | |
|---|-------------|------------------------------|---|--|--|
| Purchase Price/Payoff (+) | | New First Mortgage(-) | Principal & Interest | | |
| Loan Amount (-) | 0.00 | Sub Financing(-) | Other Financing (P & I) | | |
| Est. Closing Costs (+) | 0.00 | New 2nd Mtg Closing Costs(+) | Hazard Insurance | | |
| Est. Prepaid Items/Reserves (+) | 0.00 | | Real Estate Taxes | | |
| Amount Paid by Seller (-) | | | Mortgage Insurance | | |
| | | | Homeowner Assn. Dues | | |
| | | | Other | | |

Total Est. Funds needed to close **0.00** **Total Monthly Payment**

This Good Faith Estimate is being provided by _____, a mortgage broker, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant _____ Date _____ Applicant _____ Date _____

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants:

Prepared By: **A.M. Robbins Mortgage, Inc.**
100 Union Hill Drive, Suite 300
Birmingham , AL 35209
205-871-1905

Property Address:

Application No:

Date Prepared:

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | AMOUNT FINANCED | TOTAL OF PAYMENTS |
|--|--|--|--|
| The cost of your credit as a yearly rate | The dollar amount the credit will cost you | The amount of credit provided to you or on your behalf | The amount you will have paid after making all payments as scheduled |
| % | \$ | \$ | \$ |

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

| Number of Payments | Amount of Payments ** | When Payments Are Due | Number of Payments | Amount of Payments ** | When Payments Are Due | Number of Payments | Amount of Payments ** | When Payments Are Due |
|--------------------|-----------------------|-----------------------|--------------------|-----------------------|-----------------------|--------------------|-----------------------|-----------------------|
| | | Monthly Beginning: | | | Monthly Beginning: | | | Monthly Beginning: |

DEMAND FEATURE: This obligation has a demand feature.
 VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

| Type | Premium | Signature |
|----------------------------|---------|--|
| Credit Life | | I want credit life insurance. Signature: |
| Credit Disability | | I want credit disability insurance. Signature: |
| Credit Life and Disability | | I want credit life and disability insurance. Signature: |

INSURANCE: The following insurance is required to obtain credit:
 Credit life insurance Credit disability Property insurance Flood insurance
 You may obtain the insurance from anyone you want that is acceptable to creditor
 If you purchase property flood insurance from creditor you will pay \$ _____ for a one year term.

SECURITY: You are giving a security interest in:
 The goods or property being purchased Real property you already own.

FILING FEES: \$ _____
LATE CHARGE: If a payment is more than _____ days late, you will be charged _____ % of the payment

PREPAYMENT: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
 may may, subject to conditions may not assume the remainder of your loan on the original terms.
 See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties
 * means an estimate all dates and numerical disclosures except the late payment disclosures are estimates.

** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

| | |
|----------------------|----------------------|
| _____ | _____ |
| (Applicant) (Date) | (Applicant) (Date) |
| _____ | _____ |
| (Applicant) (Date) | (Applicant) (Date) |
| _____ | _____ |
| (Lender) (Date) | |