

GOOD FAITH ESTIMATE

Applicants: **Ricardo Carretero**
 Property Addr: **5800 Lake Murray Blvd No. 29, La Mesa, CA 91942**
 Prepared By: **United American Mortgage Ph. 800-708-5626**
19782 MacArthur Blvd., Suite 250, Irvine, CA 92612-2415

Application No: **Carretero**
 Date Prepared: **06/06/2003**
 Loan Program: **Conf 30 Yr Fix**

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 \$ **236,000** Interest Rate: **5.000** % Term: **360 / 360** mths

800	ITEMS PAYABLE IN CONNECTION WITH LOAN:	+	\$	0.00	\$	
801	Loan Origination Fee	+	\$	0.00		
802	Loan Discount	+	\$	0.00		PFC
803	Appraisal Fee				275.00	
804	Credit Report				18.00	
805	Lender's Inspection Fee				0.00	
808	Mortgage Broker Fee					
809	Tax Related Service Fee				0.00	PFC
810	Processing Fee				395.00	PFC
811	Underwriting Fee				0.00	PFC
812	Wire Transfer Fee				25.00	
	Admin (Underwriting) Fee				325.00	
	Doc Fee				175.00	
	Flood				10.00	
					0.00	

1100	TITLE CHARGES:	\$	0.00	30.00	0.00	75.00	PFC
1101	Closing or Escrow Fee:	\$					PFC
1105	Document Preparation Fee			0.00			
1106	Notary Fees			30.00			
1107	Attorney Fees			0.00			
1108	Title Insurance:						
	Sub Escrow				75.00		PFC

1200	GOVERNMENT RECORDING & TRANSFER CHARGES:	\$	65.00	0.00	0.00	0.00	0.00
1201	Recording Fees:	\$	65.00				
1202	City/County Tax/Stamps:			0.00			
1203	State Tax/Stamps:			0.00			
				0.00			
				0.00			

1300	ADDITIONAL SETTLEMENT CHARGES:	\$	0.00	0.00	0.00
1302	Pest Inspection	\$	0.00		
			0.00		
			0.00		
			0.00		

Estimated Closing Costs **1,393.00**

900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	\$	32.7778	0.00	0.00	0.00
901	Interest for days @ \$		32.7778	per day	\$	PFC
902	Mortgage Insurance Premium					PFC
903	Hazard Insurance Premium					
904					0.00	
905	VA Funding Fee					
					0.00	

1000	RESERVES DEPOSITED WITH LENDER:	0	0	0	0	0	0
1001	Hazard Insurance Premiums	0	months @ \$	per month	\$		
1002	Mortgage Ins. Premium Reserves	0	months @ \$	per month			PFC
1003	School Tax	0	months @ \$	per month			
1004	Taxes and Assessment Reserves	0	months @ \$	per month			
1005	Flood Insurance Reserves	0	months @ \$	per month			
		0	months @ \$	per month			
		0	months @ \$	per month			

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES **1,393.00**

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):	\$	0.00
		0.00

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:	295,000.00	236,000.00	1,393.00	0.00	1,266.90
Purchase Price/Payoff (+)	295,000.00				Principal & Interest
Loan Amount (-)	236,000.00				Other Financing (P & I)
Est. Closing Costs (+)	1,393.00				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	60,393.00				Total Monthly Payment
					1,266.90

This Good Faith Estimate is being provided by **United American Mortgage**, 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 **Ricardo Carretero**

Date

Applicant

Date