

GOOD FAITH ESTIMATE

Applicants:
 Property Addr:
 Prepared By: Anderson Lending Group, Inc. Ph. 770-428-1392
 267 Highway 74N, Suite 5, Peachtree City, GA 30269

Application No:
 Date Prepared: 08/08/2004
 Loan Program: Investor Purchase

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 \$ 100,000 Interest Rate: 6.750 % Term: 360 mths

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:			
801	Loan Origination Fee	1.500%	\$ 1,500.00
802	Loan Discount		
803	Appraisal Fee		400.00
804	Credit Report		50.00
805	Lender's Inspection Fee		
808	Mortgage Broker Fee		
809	Tax Related Service Fee		79.00
810	Processing Fee		350.00
811	Underwriting Fee		250.00
812	Wire Transfer Fee		35.00
	Flood Cert		20.00
	GA Residential Per Mortgage Fee		6.50
	Doc Prep/Funding		230.00
	YSP 0- 4%		0.00

1100 TITLE CHARGES:			
1101	Closing or Escrow Fee:		\$
1105	Document Preparation Fee		
1106	Notary Fees		
1107	Attorney Fees		450.00
1108	Title Insurance:	2.50 /1000	250.00
	title exam		125.00
	title binder		50.00
	Courier		20.00

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:			
1201	Recording Fees:		\$ 45.00
1202	City/County Tax/Stamps:		
1203	State Tax/Stamps:	GA Intangible Tax 3.00/1000	300.00

1300 ADDITIONAL SETTLEMENT CHARGES:			
1302	Pest Inspection		\$

Estimated Closing Costs 4,160.50

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			
901	Interest for	tbd days @ \$ 18.7500	per day \$
902	Mortgage Insurance Premium		
903	Hazard Insurance Premium		
904			
905	VA Funding Fee		

1000 RESERVES DEPOSITED WITH LENDER:			
1001	Hazard Insurance Premiums	3 months @ \$	tbd per month \$
1002	Mortgage Ins. Premium Reserves	months @ \$	per month
1003	School Tax	months @ \$	per month
1004	Taxes and Assessment Reserves	tbd months @ \$	per month
1005	Flood Insurance Reserves	months @ \$	per month
		months @ \$	per month
		months @ \$	per month

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES 4,160.50

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):	\$
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TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (+)		Principal & Interest	648.60
Loan Amount (-)	100,000.00	Other Financing (P & I)	
Est. Closing Costs (+)	4,160.50	Hazard Insurance	tbd
Est. Prepaid Items/Reserves (+)	0.00	Real Estate Taxes	
Amount Paid by Seller (-)		Mortgage Insurance	
<u>ONLY 2% allowed seller concessions</u>		Homeowner Assn. Dues	
		Other	

Total Est. Funds to you 95,839.50 **Total Monthly Payment** 648.60

This Good Faith Estimate is being provided by Anderson Lending Group, Inc., 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 _____