

## GOOD FAITH ESTIMATE

Applicants: **NOELLE A GILLIES / ROBERT S BROWN**  
 Property Addr: **to be determined, San Jose, CA 95125**  
 Prepared By: **Alliance Credit Union Ph. (408) 445-3386**  
**P.O. Box 18460, San Jose, CA 95158**

Application No: **170402-8**  
Date Prepared: **11/25/2009**  
Loan Program: **CF30**

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 \$ **200,000** Interest Rate: **5.000** % Term/Due In: **360 / 360** mths

800	ITEMS PAYABLE IN CONNECTION WITH LOAN:		Amount	Paid By	* PFC / F / POC
801	Loan Origination Fee	Paid To Lender: Alliance Credit Union	\$ 1,500.00	Borrower	✓
802	Loan Discount	Paid To Lender: Alliance Credit Union		Borrower	✓
803	Appraisal Fee	Paid To APPRAISER	(400.00)	Borrower	✓
804	Credit Report		(18.66)	Lender	✓
805	Lender's Inspection Fee				
808	Mortgage Broker Fee				
809	Tax Related Service Fee	Paid To FIRST AMERICAN TAX SERVICE	(72.00)	Lender	✓
810	Processing Fee	Paid To Other:		Borrower	✓
811	Underwriting Fee			Lender	
812	Wire Transfer Fee				
813	Document Preparation	Paid To DOC MAGIC	(20.00)	Lender	✓
814	FUNDING FEE	Paid To Investor:	2,000.00	Borrower	✓

Redraw Fee

1100	TITLE CHARGES:		Amount	Paid By	PFC / F / POC
1101	Closing/Escrow Fee:	TITLE COMPANY	\$ 625.00	Borrower	
1105	Document Preparation Fee	Paid To TITLE COMPANY	100.00	Borrower	
1106	Notary Fees	Paid To TITLE COMPANY	100.00	Borrower	
1107	Attorney Fees			Borrower	
1108	Title Insurance:	TITLE COMPANY	604.25	Borrower	
	Title Insurance - CLTA Owners	Paid To TITLE COMPANY	1,337.82	Borrower	
	Courier Fee	Paid To TITLE COMPANY	100.00	Borrower	✓

1200	GOVERNMENT RECORDING & TRANSFER CHARGES:		Amount	Paid By	PFC / F / POC
1201	Recording Fees:	SANTA CLARA COUNT	\$ 60.00	Borrower	
1202	City/County Tax/Stamps:				
1203	State Tax/Stamps:				

1300	ADDITIONAL SETTLEMENT CHARGES:	Amount	Paid By	PFC / F / POC
1302	Pest Inspection	\$		
	Flood Certification - First American Flood Data Services	(18.50)	Lender	✓
	Total from GFE 2010			

900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			Estimated Closing Costs	Amount	Paid By	PFC / F / POC
901	Interest	Paid To Lender: Alliance Credit Union	for 15 days @ \$ 27.7778/ day \$		416.67	Borrower	✓
902	Mtg Ins. Premium						✓
903	Hazard Ins. Premium				2,037.00	Borrower	
904							
905	VA Funding Fee						

1000	RESERVES DEPOSITED WITH LENDER:			Amount	Paid By	PFC / F / POC
1001	Hazard Ins. Premium	Paid To Lender: Alliance Credit Union	4 mths @ \$ <b>169.75</b> / mth \$	<b>679.00</b>	Borrower	
1002	Mtg Ins. Premium Reserves		mths @ \$ / mth			✓
1003	School Tax		mths @ \$ / mth			
1004	Taxes & Assessment Reserves	Paid To Lender: Alliance Credit Union	5 mths @ \$ <b>453.13</b> / mth	<b>2,265.65</b>	Borrower	
1005	Flood Insurance Reserves		mths @ \$ / mth			
			mths @ \$ / mth			

	<i>Estimated Prepaid Items/Reserves</i>	<b>5,398.32</b>
<b>TOTAL ESTIMATED SETTLEMENT CHARGES</b>		<b>11,825.39</b>

<b>TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:</b>		<b>TOTAL ESTIMATED MONTHLY PAYMENT:</b>	
Purchase Price (+)	<b>435,000.00</b>	Loan Amount (-)	<b>200,000.00</b>
Alterations (+)		New First Mortgage(-)	
Land (+)		Subordinate Financing (-)	
Refi (incl. debts to be paid off) (+)		CC paid by Seller (-)	
Est. Prepaid Items/Reserves (+)	<b>5,398.32</b>	Other (-)	
Est. Closing Costs (+)	<b>6,427.07</b>	Other (-)	
New 2nd Mtg Closing Costs (+)		Other (-)	
PMI, MIP, Funding Fee (+)		Other (-)	
Discount (Borrower paid) (+)		FHA Required Investment (-)	
FHA EEM Improvements (+)		FHA MI Premium Refund (-)	
		FHA 203k Rehabilitation Cost (-)	
<b>Total Estimated Funds needed to close</b>	<b>246,825.39</b>	<b>Total Monthly Payment</b>	<b>1,696.52</b>

\* **PFC** = Prepaid Finance Charge      **F** = FHA Allowable Closing Cost      **POC** = Paid Outside of Closing

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 **NOELLE A GILLIES**  
Calyx Form - gfe2.frm (09/08)

Date \_\_\_\_\_

Applicant **ROBERT S BROWN**

Date \_\_\_\_\_