

THE WINTER PARK FINANCIAL GROUP*
EXAMPLE OF GOOD FAITH ESTIMATE

Property: **VILLA**  **SIENA** **Borrower:**

		Paid by Borrower	
	Amount	Closing Cost	Total Cost
Purchase Price	\$760,000		
Down Payment 10%	(\$76,000)		\$76,000
Earnest Money Deposit**			(\$10,000)
Loan Amount	\$684,000		
Mortgage/Loan Cost			
1% Origination Fee	\$7,600	\$7,600	
Document & Administration Fee (Processing, Underwriting, Compliance, Loan Review)	\$795	\$795	
Credit Fee	\$60	\$60	
Closing/Title Fees			
Closing/Attorney Fees/Document Preparation	\$500	\$500	
Title Work & Abstract	\$3,853	\$3,853	
Shipping/Legal/Endorsements	\$85	\$85	
Gov't/State/County/Recordings			
State Tax/Stamps			
Deed	\$4,893	\$4,893	
Mortgage	\$2,202	\$2,202	
Intangible Tax	\$1,258	\$1,258	
Additional Settlement Charges			
Homeowner Association Fees	Prorated/TBD	Prorated/TBD	
Association Reserve Fund	\$7,600	\$7,600	
Property Taxes/Insurance Cost			
No escrow/Borrower responsible	Prorated/TBD	Prorated/TBD	
Total Closing Cost		\$28,846	\$28,846
Total Due at Closing from Borrower			\$94,846

*The Winter Park Financial Group is a DBA of The Langford, LLC

**In the event closing does not take place The Winter Park Financial Group will retain \$750 of the Earnest Money Deposit.

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Monthly Snapshot***

Principal Payment	\$1900
Interest Payment	\$0
Total Monthly Payment	\$1900

By signing below, I agree I have been presented with an estimated total cost to purchase this condominium residence. All costs related to the purchase of this condominium residence are included. I agree that this is an estimate of charges and the charges can change. I agree that I have been Disclosed the required deposit, the amount due at closing, and the monthly payment. I also have the right to have my own legal counsel review any or all of the documents related to this loan.

There are two pages related to this Good Faith Estimate.

Borrower: Signature: _____ Print: _____

Borrower: Signature: _____ Print: _____

Seller Financial Representative:

Signature: _____ Print: _____

*** Special financing for Villa Siena only. A balloon payment of \$547,200 is due within 30 days after the 72nd payment of \$1900. Special Interest rate at 0% for 72 months.