

Buyers Realty

A full Service Realtor & Mortgage Broker

1220 Rosecrans Street, # 501, San Diego, Ca 92106 (619) 392-8089

Buyer's Good Faith Estimate (actual costs may vary)

Property:	123 Any Street, San Diego	Loan Add-ons:
Buyer:	Mr. or Ms. Moderate Income Buyer	None

Purchase Summary

Purchase Price:				400,000.00
Loan: 80.00% Loan-to-Value	Rate: 5.750%	30 Years Amortization		320,000.00
Down: 20.00%	Fixed	Fixed for 30 Years		80,000.00
Total (Recurring and non-Recurring) Closing Costs:				4,502.67
Cash Required to Close:				84,502.67

Costs Summary

0.000% Yield Adjustment	0.00
0.000% Loan Origination	0.00
	\$0.00
Lender's Title Policy:	576.00
Half of Escrow fee:	850.00
Loan Underwriting fees:	725.00
Loan Verification Package:	450.00
Appraiser's fee:	375.00
Property Inspections:	210.00

Total "Non-Recurring" Costs: **\$3,186.00**

15 Days Interest (prepay):	766.67
1 Year's Hazard Ins. (prepay):	550.00
0 Months Hazard Ins. (impound):	0.00
0 Month's MI (prepay):	0.00
0 Month's MI (impound):	0.00
60 Days Taxes (prorate):	0.00
(Current Taxes p.a. are: \$0.00)	
0 Days 'New' Taxes (impound):	0.00

Total "Recurring" Costs: **\$1,316.67**

Payments Summary

Principle & Interest:	1,867.43
Property Taxes:	416.67
Hazard Insurance:	45.83
MI @ 0.000% p.a.	0.00
Home Owners Dues:	0.00
Condominium Fees:	0.00
Total Housing Payment:	\$2,329.93
Consumer Debt:	0.00

Total Monthly Payment: **\$2,329.93**

Qualifying Summary

Gross Monthly Income:	6,100
Housing Payment Ratio:	38.20%
Total Payments Ratio:	38.20%

Initial Regulation Z

Annual % rate (APR)	5.82%
Finance Charge:	354,794
Amount Financed:	317,482

Total of all Payments: **\$672,276**