

The date this disclosure is delivered to the borrower or placed in the mail.

The address or location of the subject property.

The sale price, appraised value, or estimated value, depending on the transaction type.

The credit amount extended.

The interest rate that will apply at consummation. For adjustable-rate loans for which this rate is unknown the value is the fully-indexed rate, calculated here using the index value and margin at the time of consummation.

The initial periodic payment amount, immediately preceded by "the applicable unit period," and a statement referring to the payment amount and including any mortgage insurance and escrow payments that must be disclosed. If the interest rate at consummation is unknown this amount is calculated using the fully-indexed rate.

Prepayment penalty is stated here only if it is applied on this loan.

Balloon payment is stated here only if it is applied on this loan.

Itemized periodic payments or range of payments. Also includes a statement of estimated taxes, insurance, assessments, and payments to be made with escrow account funds. The Projected Payments table may not disclose more than four separate periodic payments or ranges of payments. Therefore the fourth disclosed amount or range is an aggregate of the payments or ranges of payments that are not itemized in this table.

The sum of all charges required for mortgage-related obligations, such as property taxes and homeowner's insurance.

The sum of closing costs with itemized costs of the following:
Loan Costs: The total loan costs including origination charges and settlement services that the borrower were not permitted to shop for and were not provided by the lender or broker.
Other Costs: The total amount of taxes and government fees, prepaid charges, initial escrow payment at closing, and other closing amounts.

Total Cash to Close, consisting of: Total closing costs (+ number); Closing costs to be financed (- number); Down payment and other funds from the borrower; Deposits to seller or escrow (- number) (purchases only); Funds for borrower (total amount of existing debt being satisfied by the loan minus the principal); Seller credits (- number); Adjustments and other credits paid by persons other than the originator, creditor, borrower or seller, plus any other amounts required to be paid by the borrower at closing (- number).

Land Home Financial Services, Inc.

1355 Willow Way, STE 250, Concord, CA 94520

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 2/15/2013
APPLICANTS Michael Jones and Mary Stone
123 Anywhere Street
Anytown, ST 12345
PROPERTY 456 Somewhere Avenue
Anytown, ST 12345
SALE PRICE \$180,000

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA
LOAN ID # 123456789
RATE LOCK NO YES, until 4/16/2013 at 5:00 p.m. EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/4/2013 at 5:00 p.m. EDT

Loan Terms	Can this amount increase after closing?
Loan Amount \$162,000	NO
Interest Rate 3.875%	NO
Monthly Principal & Interest \$761.78 <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	NO
Does the loan have these features?	
Prepayment Penalty	YES • As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment	NO

Projected Payments	Years 1-7	Years 8-30
Payment Calculation		
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206	+ 206
Estimated Total Monthly Payment	\$1,050	\$968

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$206 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	In escrow? YES YES
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Costs at Closing	
Estimated Closing Costs	\$8,054 Includes \$5,672 in Loan Costs + \$2,382 in Other Costs – \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$16,054 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE

PAGE 1 OF 3 • LOAN ID # 123456789



Total amount with itemized charges that will be paid to state and local governments for taxes and government fees.

Itemized amounts paid for each origination charge, the amount of compensation paid by the creditor to a third-party loan originator and the name of the originator receiving payment, and the total of all borrower-paid amounts paid at or before closing.

Total amount with itemized amounts as described in the *Other Costs* table from the TRID Loan Estimate disclosure. Itemized lines include the name of the entity receiving each payment (or the government entity assigning the property tax).

Total amount with itemized amount of each charge for escrow as listed on page 2 of the TRID Loan Estimate disclosure. Includes the applicable aggregate adjustment that is required.

Total amount with itemized amounts of all charges not listed above. Included charges for services required or obtained in closing by the borrower, seller, or another connected party.

The sum of all amounts disclosed as borrower-paid in the entire *Other Costs* section above.

The sum of all borrower-paid costs disclosed under *Total Loan Costs* (part "D" above) and *Total Other Costs* (part "I" above).

Itemized settlement service providers' costs for which the borrower did shop for and were provided by an entity other than the lender or broker. Also includes the name of the entity receiving payment, and the total of all borrower-paid amounts paid at or before closing.

Compares the amounts of the same items disclosed on the Loan Estimate Disclosure and the Closing Disclosure.

The sum of all borrower-paid "at closing" and "before closing" charges for origination, services the borrower did not shop for, and services the borrower did shop for.

The *Adjustable Payment (AP) Table* and the *Adjustable Interest Rate (AIR) Table* are sections that will appear on this page only if they are applicable to the loan. Variations of this page are the inclusion of both tables, the inclusion of only one table, or the absence of both tables.

Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges \$1,802		E. Taxes and Other Government Fees \$85	
.25 % of Loan Amount (Points)	\$405	Recording Fees and Other Taxes	\$85
Application Fee	\$300	Transfer Taxes	
Underwriting Fee	\$1,097	F. Prepays \$867	
B. Services You Cannot Shop For \$672		Homeowner's Insurance Premium (6 months)	
Appraisal Fee	\$405	Mortgage Insurance Premium (months)	
Credit Report Fee	\$30	Prepaid Interest (\$17.44 per day for 15 days @ 3.875%)	
Flood Determination Fee	\$20	Property Taxes (months)	
Flood Monitoring Fee	\$32	G. Initial Escrow Payment at Closing \$413	
Tax Monitoring Fee	\$75	Homeowner's Insurance \$100.83 per month for 2 mo.	
Tax Status Research Fee	\$110	Mortgage Insurance per month for mo.	
C. Services You Can Shop For \$3,198		Property Taxes \$105.30 per month for 2 mo.	
Pest Inspection Fee	\$135	H. Other \$1,017	
Survey Fee	\$65	Title - Owner's Title Policy (optional)	
Title - Insurance Binder	\$700	I. TOTAL OTHER COSTS (E + F + G + H) \$2,382	
Title - Lender's Title Policy	\$535	J. TOTAL CLOSING COSTS \$8,054	
Title - Settlement Agent Fee	\$502	D + I	
Title - Title Search	\$1,261	Lender Credits	
D. TOTAL LOAN COSTS (A + B + C) \$5,672		Calculating Cash to Close	
Adjustable Payment (AP) Table		Total Closing Costs (J)	
Interest Only Payments?		Closing Costs Financed (Paid from your Loan Amount)	
Optional Payments?		Down Payment/Funds from Borrower	
Step Payments?		Deposit	
Seasonal Payments?		Funds for Borrower	
Monthly Principal and Interest Payments		Seller Credits	
First Change/Amount		Adjustments and Other Credits	
Subsequent Changes		Estimated Cash to Close	
Maximum Payment		\$16,054	
Adjustable Interest Rate (AIR) Table			
Index + Margin			
Initial Interest Rate			
Minimum/Maximum Interest Rate			
Change Frequency			
First Change			
Subsequent Changes			
Limits on Interest Rate Changes			
First Change			
Subsequent Changes			



**Have a question?
Email TRID@LHFSWholesale.com**

Additional Information About This Loan

LENDER	Land Home Financial Services, Inc.	MORTGAGE BROKER	Joe Broker Mortgages
NMLS/___ LICENSE ID	1796	NMLS/___ LICENSE ID	12345
LOAN OFFICER		LOAN OFFICER	Joe Broker
NMLS/___ LICENSE ID		NMLS/___ LICENSE ID	54321
EMAIL	CustomerService@LHFS.com	EMAIL	Joe@JoeBrokerMtg.com
PHONE	1-800-398-0865	PHONE	123-456-7890

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$56,582	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$15,773	Principal you will have paid off.
Annual Percentage Rate (APR)	4.274%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	69.45%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

