



GOOD FAITH ESTIMATE

Applicants

Prepared by: AXIS MORTGAGE & FINANCE INC.
 4320 STEVENS CREEK BLVD. STE. 165
 SAN JOSE, CA 95129
 TEL. 408-243-7043 FAX 408-261-0986

Applicants address

Application no.

Date Prepared:

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.

	LOAN AMOUNT \$	INTEREST RATE	%	TERMS	MONTHS
800 ITEMS PAYABLE IN CONNECTION WITH LOAN:					
801	Loan Origination Fee				\$
802	Loan Discount				
803	Appraisal Fee				
804	Credit Report				
805	Lender's Inspection Fee				
808	Mortgage Broker's Fee				
809	Tax Related Service Fee				
810	Processing Fee				
811	Underwriting Fee				
812	Wire Transfer Fee				

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

1000 RESERVES DEPOSITED WITH LENDER:					
1001	Hazard Insurance Premium	months @ \$	per month		\$
1002	Mortgage Ins. Premium Reserves	months @ \$	per month		
1004	Taxes and Assessment Reserves	months @ \$	per month		

1100 TITLE CHARGES					
1101	Closing or Escrow Fee				\$
1105	Document Preparation Fee				
1106	Notary Fee				
1107	Attorney's Fee				
1108	Title Insurance				

1200 GOVERNMENT RECORDING & TRANSFER FEE					
1201	Recording Fee				\$
1202	City/County Tax/Stamps				
1203	State Tax/Stamps				

1300 ADDITIONAL SETTLEMENT CHARGES					
1302	Pest Inspection				\$

TOTAL ESTIMATED SETTLEMENT CHARGES					
COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):					
					\$

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:					
Purchase Price/Payoff	\$	Principal & Interest	\$		
Loan Amount		Other Financing (P & I)			
Est. Closing Cost		Hazard Insurance			
Est. Prepared Items/Reserve		Real Estate Taxes			
		Mortgage Insurance			
		Home Owner Assn. Dues			
Total Est. Funds Needed to Close			Total Monthly Payment		

This Good Faith Estimate is being provided by: Axis Mortgage & Finance Inc., a mortgage broker and no lender has been obtained. A lender will provide you with an additional Good Faith Estimates within three Business Days of the receipt of your loan application. 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. The undersigned acknowledges receipt of the booklet "Settlement Costs", and if applicable the Consumer Handbook on ARM Mortgages.

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