

# Loan Estimate

DATE ISSUED  
 APPLICANTS

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Fixed Rate  
**LOAN TYPE**  Conventional  FHA  VA  Cash Assistance Mortgage  
**LOAN ID #**  
**RATE LOCK**  NO  YES, until

PROPERTY  
 SALE PRICE

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on

Loan Terms	Can this amount increase after closing?
<b>Loan Amount</b>	
<b>Interest Rate</b>	0%
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$0
	Does the loan have these features?
<b>Prepayment Penalty</b>	NO
<b>Balloon Payment</b>	YES

Projected Payments									
<b>Payment Calculation</b>									
Principal & Interest	\$0								
Mortgage Insurance	\$0								
Estimated Escrow <i>Amount can increase over time</i>	\$0								
<b>Estimated Total Monthly Payment</b>	<b>\$0.00</b>								
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i>	<table border="0"> <tr> <td><b>This estimate includes</b></td> <td><b>In escrow?</b></td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td>NO</td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td>NO</td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td>NO</td> </tr> </table> <p><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></p>	<b>This estimate includes</b>	<b>In escrow?</b>	<input type="checkbox"/> Property Taxes	NO	<input type="checkbox"/> Homeowner's Insurance	NO	<input type="checkbox"/> Other:	NO
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<input type="checkbox"/> Property Taxes	NO								
<input type="checkbox"/> Homeowner's Insurance	NO								
<input type="checkbox"/> Other:	NO								

Costs at Closing	
<b>Estimated Closing Costs</b>	\$0 Includes in Loan Costs + in Other Costs – in Lender Credits. <i>See page 2 for details.</i>
<b>Estimated Cash to Close</b>	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.

# Closing Cost Details

Loan Costs		Other Costs	
<b>A. Origination Charges</b>	\$0	<b>E. Taxes and Other Government Fees</b>	\$0
% of Loan Amount (Points)		Recording Fees and Other Taxes	
		Transfer Taxes	
		<b>F. Prepaids</b>	\$0
		Homeowner's Insurance Premium (    months)	
		Mortgage Insurance Premium (    months)	
		Prepaid Interest (        per day for    days @    )	
		Property Taxes (    months)	
		<b>G. Initial Escrow Payment at Closing</b>	\$0
		Homeowner's Insurance	per month for    mo.
		Mortgage Insurance	per month for    mo.
		Property Taxes	per month for    mo.
		<b>H. Other</b>	\$0
		<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	\$0
		<b>J. TOTAL CLOSING COSTS</b>	\$0
		D + I	\$0
		Lender Credits	
		<b>Calculating Cash to Close</b>	
		Total Closing Costs (J)	\$0
		Closing Costs Financed (Paid from your Loan Amount)	\$0
		Down Payment/Funds from Borrower	\$0
		Deposit	\$0
		Funds for Borrower	\$0
		Seller Credits	\$0
		Adjustments and Other Credits	\$0
		<b>Estimated Cash to Close –</b>	
<b>B. Services You Cannot Shop For</b>			
<b>C. Services You Can Shop For</b>			
<b>D. TOTAL LOAN COSTS (A + B + C)</b>			

## Additional Information About This Loan

**LENDER** New Hampshire Housing Finance Authority  
**NMLS/NH LICENSE ID**  
**LOAN OFFICER**  
**NMLS/NH LICENSE ID**  
**EMAIL**  
**PHONE** 603-472-8623

**MORTGAGE BROKER**  
**NMLS/\_\_\_ LICENSE ID**  
**LOAN OFFICER**  
**NMLS/\_\_\_ LICENSE ID**  
**EMAIL**  
**PHONE**

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$0	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$0	Principal you will have paid off.
Annual Percentage Rate (APR)	0%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	0%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
<b>Assumption</b>	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.
<b>Late Payment</b>	If your payment is more than <u>N/A</u> days late, we will charge a late fee of <u>N/A</u>
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us. <input 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 \_\_\_\_\_