

FIRST NATIONAL BANK
BRYAN/COLLEGE STATION
MEMBER FDIC/EQUAL OPPORTUNITY LENDER

GOOD FAITH ESTIMATE

Applicants:
Property Addr:
Prepared By: **FIRST NATIONAL BANK OF BRYAN Ph. 979-821-1113**
2807 S. TEXAS AVE. BRYAN, TX 77802

Date Prepared: **2/27/2003**
Loan Program: **80/15/5**

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 item paid at settlement.

Total Loan Amount \$ 120,000 Interest Rate: 5.75 % Term: 360 months

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:			
801	Loan Origination Fee		0.00
802	Loan Discount		0.00
803	Appraisal Fee		275.00
804	Credit Report		0.00
805	Lender's Inspection Fee		0.00
809	Tax Related Service Fee		75.00
810	Processing Fee		100.00
811	Underwriting Fee		0.00
	Admin. Fee		530.00
	Flood Cert.		13.00
	2nd Lien Fee		100.00
	Escrow Waiver Fee		0.00
	Other		0.00
1100 TITLE CHARGES:			
1101	Closing or Escrow Fee:		100.00
1105	Document Preparation Fee:		225.00
1108	Title Insurance:		250.00
1200 GOVERNMENT RECORDING & TRANSFER CHARGES:			
1201	Recording Fees:		60.00
1300 ADDITIONAL SETTLEMENT CHARGES:			
1302	Pest Inspection		0.00
	Survey		478.00
	Copies / Fed Ex		40.00
	Tax Cert.		0.00
Estimated Closing Costs			2,246.00
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			
901	Interest for	15 days @ \$	18.90 per day 283.56
902	Mortgage Insurance Premium		0.00
903	Hazard Insurance Premium		1,080.00
1000 RESERVES DEPOSITED WITH LENDER:			
1001	Hazard Insurance Premiums	2 months @ \$	90.00 per month 180.00
1002	Mortgage Insurance Premiums	0 months @ \$	0.00 per month 0.00
1004	Taxes and Assessment Reserve	3 months @ \$	310.00 per month 930.00
Estimated Prepaid Items/Reserves			2,473.56
TOTAL EST. SETTLEMENT CHARGES			4,719.56
TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (+)	150,000.00	Principal & Interest	700.29
Loan Amount (-)	120,000.00	Other Financing (P & I)	199.10
Est. Closing Costs (+)	2,246.00	Hazard Insurance	90.00
Est. Prepaid Items/Reserves (+)	2,473.56	Real Estate Taxes	310.00
Amount Paid by Seller (-)	0.00	Mortgage Insurance	0.00
2nd Lien	(22,500.00)	Homeowner Assn. Dues	0.00
Lender Credit	0.00	Other	0.00
Total Est. Funds needed to close	12,219.56	Total Monthly Payment	1,299.39

This Good Faith Estimate is being provided by **FIRST NATIONAL BANK OF BRYAN**, a mortgage broker, and no lender has been obtained.
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, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant _____ Date _____ Applicant _____ Date _____