

Interest Rate ..... **2.5% to start**  
 • Adjusts yearly starting in year 3.  
 • See details on back.

Closing Costs You Pay..... **\$10,060**  
 • See details on back.

Down Payment..... **\$24,000**

#### COMPARISONS

Use these additional measures to compare this loan with others.

In 5 Years ..... **\$79,993**  
 Amount you have paid  
**\$19,761**  
 Amount of loan paid off

APR ..... **5.59%**

• Expresses interest and costs over 30 years.



For additional information and tools, visit [www.consumerfinance.gov/futureurl](http://www.consumerfinance.gov/futureurl)

## Loan Estimate Details

You have no obligation to choose this loan. Shop around to find the best loan for you.

LOAN ID # 1330172608

#### Estimated Closing Costs

A	Origination Fee.	This fee cannot change. Includes <u>  0  </u> points (\$0)	\$2,000
B	Required services and costs you cannot shop for.	Services Required by the Lender • These services include appraisal (\$300) and credit report (\$18) provided by lender-related companies: PGV Appraisers and KJT Credit Co. • Total cannot be higher than \$953 at closing.	\$866
		Government Charges	\$2,015
C	Required services you can shop for. If you choose another provider, these amounts may vary.	Title Services, Lender's Title Insurance, and Settlement Agent	\$1,745
		Pest Inspection	\$90
		Homeowner's Insurance	\$637
D	Non-required services. You choose to shop for and purchase these services.	Owner's Title Insurance	\$650
		Home Warranty	\$550
E	Advance charges you pay at closing.	Escrow and prepaid property taxes and assessments	\$633
		Escrow for insurance	\$649
		Prepaid Interest (15 days @ 2.5%, \$15/day)	\$225
F	Total Closing Costs	A + B + C + D + E	\$10,060
G	Credits from Lender or Seller		\$0
H	Amount of Total Closing Costs to be Financed		\$0
I	ESTIMATED AMOUNT YOU WILL PAY AT CLOSING (F - G - H)		\$10,060

#### Is an Escrow Account Required?

- YES, your monthly payment includes monthly taxes and insurance.  
 NO, you must pay your taxes and insurance yourself.

#### Is Mortgage Insurance Required?

- YES, this loan requires mortgage insurance.  
 NO, this loan does not require mortgage insurance.

#### Will You Make Your Payments to Us?

- YES, we intend to service your loan.  
 NO, we intend to assign, sell, or transfer servicing of your loan.

#### Appraisal

We will promptly give you a free copy of any written property appraisals or valuations. You will receive the copy even if the loan does not close.

#### Important Dates

This estimate expires on **06/02/2011 at 3:00 PM**.  
 After this time, the loan features and closing costs on this form may not be available.

#### Adjustable Interest Rate Information

Index	Prime
Margin	2.5%
Lifetime Maximum Rate	10%
Lifetime Minimum Rate	2.5%

#### Cap on Interest Rate Changes

At First Change	3%
At Subsequent Changes	3%

#### Change Frequency

First Change: 2 years from loan date	
Subsequent Changes: Every year after first change	