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A full Service Realtor & Mortgage Broker

1220 Rosecrans Street # 501, San Diego, CA 92106

Buyer's Good Faith Estimate (actual costs may vary)

Property:	123 Any Street, San Diego, CA 92111	Loan Add-ons:
Buyer:	John and Mary Buyer	

Purchase Summary

Purchase Price:		500,000.00
Loan: 80.00% Loan-to-Value	Rate: 6.500%	30 Years Amortization
Down: 20.00%	Fixed	Fixed for 30 Years
Total (Recurring and non-Recurring) Closing Costs:		9,601.21
Cash Required to Close:		109,601.21

Costs Summary

0.000% Yield Adjustment	0.00
1.000% Loan Origination	4,000.00
	\$4,000.00
Lender's Title Policy:	720.00
Half of Escrow fee:	1,000.00
Loan Underwriting fees:	725.00
Loan Verification Package:	450.00
Appraiser's fee:	500.00
Property Inspections:	350.00

Total "Non-Recurring" Costs: **\$7,745.00**

15 Days Interest (prepay):	1,083.33
1 Year's Hazard Ins. (prepay):	687.50
0 Months Hazard Ins. (impound):	0.00
0 Month's MI (prepay):	0.00
0 Month's MI (impound):	0.00
45 Days Taxes (prorate):	85.38
(Current Taxes p.a. are: \$683.00)	
0 Days 'New' Taxes (impound):	0.00

Total "Recurring" Costs: **\$1,856.21**

Payments Summary

Principle & Interest:	2,528.27
Property Taxes:	520.83
Hazard Insurance:	57.29
MI @ 0.000% p.a.	0.00
Home Owners Dues:	0.00
Condominium Fees:	0.00
Total Housing Payment:	\$3,106.40
Consumer Debt:	0.00

Total Monthly Payment: **\$3,106.40**

Qualifying Summary

Gross Monthly Income:	8,000
Housing Payment Ratio:	38.83%
Total Payments Ratio:	38.83%

Initial Regulation Z

Annual % rate (APR)	6.67%
Finance Charge:	517,156
Amount Financed:	393,022

Total of all Payments: **\$910,178**