Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1	
Charges That Cannot Increase HUD	-1 Line Number			
Our origination charge	# 801			
Your credit or charge (points) for the specific interest rate chosen	# 802			
Your adjusted origination charges	# 803			
Transfer taxes	#1203			
Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1	
	# 1201		1100-1	
Sovemment recording charges	* 1201	<b> </b>		
	#		<u></u>	
	*		······································	
	#			
	*			
	*			
	#			
	Total			
increase between (	3FE and HUD-1 Charges	5 or		
		11		
Charges That Can Change	#10V4	Good Faith Estimate	HUD-1	
nitial deposit for your escrow account	#1001			
Daily interest charges	# 901 \$ /day # 902			
łomeowner's insurance	# 903 #			
	*			
	#			
	7	I L		
oan Terms				
four initial loan amount is	\$			
Your loan term is	years			
four initial interest rate is	[ %			
Your initial monthly amount owed for principal, interest, and	\$ inch	ides		
and any mortgage insurance is	Principal			
	☐ Interest			
	Mortgage Insurance			
Can your interest rate rise?	☐ No. ☐ Yes, it can ris	e to a maximum of%. The fi	rst change will be	
	on and can	change again every	after	
	. Every chai	nge date, your interest rate can i	ncrease or decrease	
	by %. Over the life o	f the loan, your interest rate is g	uaranteed to never b	
	lower than% or hig	herthan ( %.		
Even if you make payments on time, can your loan balance rise?	☐ No. ☐ Yes, it can rise to a maximum of \$			
Even if you make payments on time, can your monthly	☐ No. ☐ Yes, the first increase can be on and the monthly amou			
unount owed for principal, interest, and mortgage insurance rise?		owed can rise to \$		
	The maximum it can ever rise to is \$			
Does your loan have a prepayment penalty?	□ No. □ Yes, your maximum prepayment penalty is \$			
Does your foan have a balloon payment?	No. Yes, you have a balloon payment of \$ due in years on .			
Total monthly amount owed including escrow account payments	You do not have a monthly escrow payment for items, such as property			
come come on the section is present a service of more contract to be a section to be a section in		insurance. You must pay these it		
		nal monthly escrow payment of \$		
		al monthly amount owed of \$		
		ortgage insurance and any items		
	principal, interest, any m	ongage insurance and any item Homeowner		
	☐ Flood insurance		2 8 40 48 KB KB C	
	reversioners	<u> </u>		
ote: If you have any questions about the Settlement Charges ar	nd Loan Terms listed on th	is form, please contact your ler	der.	
evious editions are obsolete	Page 2 of 2		HUC	