

December 17, 2007



(304) 345-6475 \* 1 (800) 933-9843

TO LOCK-IN A LOAN, PLEASE USE OUR WEBSITE AT [www.wvhdf.com](http://www.wvhdf.com)

**HOME DELIVERY MORTGAGE PROGRAM**

**STANDARD BOND PROGRAM**

LOANS WHICH MEET BOND PROGRAM RESTRICTIONS

LOCK-IN PERIOD: 60 days existing purchase/210 days new construction

RATE	TERM	PROGRAM	PRICE	SRP
5.79%	30 years	QMB	101.50	65 BP
6.125%	30 years	QMB PLUS (ONE NOTE SIGNER/TWO TITLE-HOLDERS)	101.50	65 BP

**USED MANUFACTURED FUNDS REMAINING:**

QMB (5.79%)--\$242,476      QMB PLUS (6.125%)--\$556,350

**CLOSING COST LOAN ASSISTANCE (Bond loans only)**

RATE	TERM	MAXIMUM LOAN AMOUNT	DEFERRED PAYMENT PERIOD
4.00%	10 years	\$3000 for LTV <= 97.00% \$2500 for LTV >= 97.01%	NONE

**SECONDARY MARKET (maximum loan amount \$417,000)**

\*\*\*\*\* DUE TO LEVEL MARKET CONDITIONS, 45 AND 60 DAY PRICING IS SAME\*\*\*\*\*

LOAN TYPE	RATES	10 DAY	45 DAY	60 DAY	SRP
15-YEAR FIXED	5.750	100.750	100.625	100.625	
	5.875	101.125	101.000	101.000	included
	6.000	101.500	101.375	101.375	in
	6.125	101.875	101.750	101.750	price
30-YEAR FIXED	6.250	102.125	102.000	102.000	for
	6.000	100.125	100.000	100.000	all
	6.125	100.625	100.500	100.500	secondary
	6.250	101.125	101.000	101.000	rates
	6.375	101.625	101.500	101.500	
	6.500	102.125	102.000	102.000	

**CLOSING COST/DOWN PAYMENT LOAN ASSISTANCE (Home Delivery--Secondary Market)**

No refinancings, no investment or rental properties, and no vacation homes

RATE	TERM	MAXIMUM LOAN AMOUNT	DEFERRED PAYMENT PERIOD
5.00%	8 years	1% of sale price plus \$1,000	none

**STANDARD SECONDARY MARKET PROGRAM (all pricing based on standard PMI coverage)**

No Closing Cost/Down Payment Assistance

15-year and 30-year rates are the same as Home Delivery Secondary Market

	RATES	10 DAY	45 DAY	60 DAY	SRP
20-YEAR FIXED	6.375	101.625	101.500	101.500	included
	6.500	102.000	101.875	101.875	in price

10 AND 40 YEARS RATES AVAILABLE--PLEASE PHONE FOR QUOTE

**ITEMS OF INTEREST**

**Investment Homes:** Add 3/4% (.75) to above rates

**REFI'S SUBJECT TO PRICE ADJUSTMENTS PER ANNOUNCEMENT 02-11**

**USDA Secondary Mkt:** 30-year fixed only, add 1/4% to rate

**FHA Bond Loans:** Add 19 basis points to rate.

**Manufactured Homes (Bond & Secondary Mkt)- Subject to price adjustments per FNMA Announcement 03-06**

Lock-Ins Accepted Daily Between the Hours of 10:00 a.m. and 7:30 a.m. the Next Day

**PRICES SUBJECT TO CHANGE AT ANY TIME**

# GOOD FAITH ESTIMATE

## Broker

Applicants:  
Property Addr:  
Prepared By:

Application No:  
Date Prepared: 12/17/2007  
Loan Program: 30 Year Fixed

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 items paid at settlement.

Total Loan Amount \$ **285,000** Interest Rate: **6.250 %** Term: **360 mths**

800 ITEMS PAYABLE IN CONNECTION WITH LOAN				REC	S	F	POC
801	Loan Origination Fee	0.000% + \$	0.00				\$
802	Loan Discount	0.000% + \$	0.00				
803	Appraisal Fee						350.00
804	Credit Report						
805	Lender's Inspection Fee						
808	Mortgage Broker Fee						
809	Tax Related Service Fee						79.00 ✓
810	Processing Fee						
811	Underwriting Fee						
812	Wire Transfer Fee						
	Flood Certification Fee						18.00
	Administrative Fee						525.00 ✓
	MERS Fee						12.90

1100 TITLE CHARGES				REC	S	F	POC
1101	Closing or Escrow Fee:						\$
1105	Document Preparation Fee						
1108	Notary Fees						
1107	Attorney Fees						600.00
1108	Title Insurance:						827.50

1200 GOVERNMENT RECORDING & TRANSFER CHARGES				REC	S	F	POC
1201	Recording Fees:						\$ 52.00
1202	City/County Tax/Stamps:						
1203	State Tax/Stamps:						

1300 ADDITIONAL SETTLEMENT CHARGES				REC	S	F	POC
1302	Pest Inspection						\$

*Estimated Closing Costs* **2,464.40**

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				REC	S	F	POC
901	Interest for	30 days @ \$	49.4792 per day				\$ 1,484.38 ✓
902	Mortgage Insurance Premium						
903	Hazard Insurance Premium						840.00
904							
905	VA Funding Fee						

1000 RESERVES DEPOSITED WITH LENDER				REC	S	F	POC
1001	Hazard Insurance Premium	2 months @ \$	70.00 per month				\$ 140.00
1002	Mortgage Ins. Premium Reserves	months @ \$	185.25 per month				
1003	School Tax	months @ \$	per month				
1004	Taxes and Assessment Reserves	4 months @ \$	175.00 per month				700.00
1005	Flood Insurance Reserves	months @ \$	per month				
		months @ \$	per month				
		months @ \$	per month				

*Estimated Prepaid Items/Reserves* **3,164.38**

**TOTAL ESTIMATED SETTLEMENT CHARGES** **5,628.78**

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds)							
	Yield Spread Premium	1.25% (\$3562.50)					\$ 0.00

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE		TOTAL ESTIMATED MONTHLY PAYMENT	
Purchase Price/Payoff (+)	300,000.00	New First Mortgage(-)	Principal & Interest 1,754.79
Loan Amount (-)	285,000.00	Sub Financing(-)	Other Financing (P & I)
Est. Closing Costs (+)	2,464.40	New 2nd Mtg Closing Costs(+)	Hazard Insurance 70.00
Est. Prepaid Items/Reserves (+)	3,164.38		Real Estate Taxes 175.00
Amount Paid by Seller (-)			Mortgage Insurance 185.25
			Homeowner Assn. Dues
			Other
<b>Total Est. Funds needed to close</b>		<b>20,628.78</b>	<b>Total Monthly Payment 2,185.04</b>

This Good Faith Estimate is being provided by **The Mortgage Center**, 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 \_\_\_\_\_

# GOOD FAITH ESTIMATE

Lender

Applicants:  
Property Addr:  
Prepared By:

Application No:  
Date Prepared: 12/17/2007  
Loan Program: 30 Year Fixed

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NO Disclosure !

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