



908 E Main St Ste 501, Madison WI 53703

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED
APPLICANTS

PROPERTY
SALE PRICE

LOAN TERM 10 Year
PURPOSE
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA _____
LOAN ID #
RATE LOCK NO YES, until

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on

CT
CT

Loan Terms	Can this amount increase after closing?	
Loan Amount		NO
Interest Rate	%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>		NO
Prepayment Penalty	\$0	Does the loan have these features? NO
Balloon Payment	\$0	NO

Projected Payments									
Payment Calculation	Years 1 -10								
Principal & Interest									
Mortgage Insurance									
Estimated Escrow <i>Amount can increase over time</i>									
Estimated Total Monthly Payment									
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	<table border="0"> <tr> <td>This estimate includes</td> <td>In escrow?</td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td>No</td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td>No</td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td>No</td> </tr> </table> <p><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></p>	This estimate includes	In escrow?	<input type="checkbox"/> Property Taxes	No	<input type="checkbox"/> Homeowner's Insurance	No	<input type="checkbox"/> Other:	No
This estimate includes	In escrow?								
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<input type="checkbox"/> Homeowner's Insurance	No								
<input type="checkbox"/> Other:	No								

Costs at Closing	
Estimated Closing Costs	Includes _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Closing Cost Details

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

B. Services You Cannot Shop For

C. Services You Can Shop For

D. TOTAL LOAN COSTS (A + B + C)

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes
Transfer Taxes

F. Prepaids

Homeowner's Insurance Premium (months)
Mortgage Insurance Premium (months)
Prepaid Interest (per day for days @ %)
Property Taxes (months)

G. Initial Escrow Payment at Closing

Homeowner's Insurance	per month for	mo.
Mortgage Insurance	per month for	mo.
Property Taxes	per month for	mo.

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I
Lender Credits

Calculating Cash to Close

Total Closing Costs (J)
Closing Costs Financed (Paid from your Loan Amount)
Down Payment/Funds from Borrower
Deposit
Funds for Borrower
Seller Credits
Adjustments and Other Credits

Estimated Cash to Close

Additional Information About This Loan

LENDER
 NMLS/___ LICENSE ID
 LOAN OFFICER
 NMLS/___ LICENSE ID
 EMAIL
 PHONE

MORTGAGE BROKER
 NMLS/___ LICENSE ID
 LOAN OFFICER
 NMLS/___ LICENSE ID
 EMAIL
 PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years		Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
Late Payment	If your payment is more than <u>15</u> days late, we will charge a late fee of <u>5% of my</u> <u>overdue payment of principal and interest.</u>
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.