

# T. J. Financial, Inc.

101 E. Huntington Dr. #102 Monrovia, CA 91016

Save this Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

**DATE ISSUED** 02/03/2015  
**APPLICANTS** BORROWER 1 NAME and BORROWER 2 NAME  
 1234 STREET NAME  
 CITY, CA 99999  
**PROPERTY** 12345 TRID SAMPLE STREET 1, 2, 3  
 CITY, CA 99999  
**SALE PRICE** \$225,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Fixed Rate  
**LOAN TYPE**  Conventional  FHA  VA  \_\_\_\_\_  
**LOAN ID #** 2151620  
**RATE LOCK**  NO  YES, until 03/05/2015 at 5:00 p.m. PST  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 02/19/2015 at 5:00 p.m. PST*

Loan Terms		Can this amount increase after closing?
<b>Loan Amount</b>	\$157,500	NO
<b>Interest Rate</b>	4 %	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$751.93	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>		NO
<b>Balloon Payment</b>		NO

Projected Payments	
Payment Calculation	Years 1 - 30
Principal & Interest	\$751.93
Mortgage Insurance	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 0
<b>Estimated Total Monthly Payment</b>	<b>\$752</b>

<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i>	\$282 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	<b>In escrow?</b> NO NO
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Costs at Closing	
<b>Estimated Closing Costs</b>	\$9,005 Includes \$4,444 in Loan Costs + \$4,486 in Other Costs – \$0 in Lender Credits. <i>See page 2 for details.</i>
<b>Estimated Cash to Close</b>	\$66,505 Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.

## Closing Cost Details

Loan Costs		Other Costs	
<b>A. Origination Charges</b>		<b>E. Taxes and Other Government Fees</b>	
	\$1,389		\$1,350
0.25 % of Loan Amount (Points)	\$394	Recording Fees and Other Taxes	\$150
Lender's Fee	\$995	Transfer Taxes	\$1,200
<b>B. Services You Cannot Shop For</b>		<b>F. Prepaids</b>	
	\$1,235		\$923
Appraisal Fee	\$650	Homeowner's Insurance Premium ( 12 months)	\$561
Credit Report Fee	\$35	Mortgage Insurance Premium (    months)	
Homeowner's Association Certification Fee	\$300	Prepaid Interest (\$17.26 per day for 21 days @ 4 % )	\$362
Third-Party Subordination Fee	\$250	Property Taxes (    months)	
<b>C. Services You Can Shop For</b>		<b>G. Initial Escrow Payment at Closing</b>	
	\$1,895		\$563
Closing Agent Fee	\$700	Homeowner's Insurance    \$234.38 per month for 2 mo.	\$469
Courier Fee	\$50	Mortgage Insurance                    per month for    mo.	
Document Preparation Fee	\$150	Property Taxes                    \$46.79 per month for 2 mo.	\$94
Edoc Fee	\$75	<b>H. Other</b>	
Loan Tie In Fee	\$100		\$1,650
Notary Fee	\$75	Pest Inspection Fee	\$150
Title- Endorsements	\$100	Title - Owner's Title Policy (optional)	\$1,500
Title- Lender's Title Insurance Policy	\$550	<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	
Title- Subescrow Fee	\$45		\$4,486
Title- Wire Fee	\$50	<b>J. TOTAL CLOSING COSTS</b>	
<b>D. TOTAL LOAN COSTS (A + B + C)</b>	<b>\$4,519</b>		<b>\$9,005</b>
		D + I	\$9,005
		Lender Credits	\$0
		<b>Calculating Cash to Close</b>	
		Total Closing Costs (J)	\$9,005
		Closing Costs Financed (Paid from your Loan Amount)	\$0
		Down Payment/Funds from Borrower	\$67,500
		Deposit	-\$10,000
		Funds for Borrower	\$0
		Seller Credits	\$0
		Adjustments and Other Credits	\$0
		<b>Estimated Cash to Close</b>	<b>\$66,505</b>

## Additional Information About This Loan

**LENDER** T. J. Financial, Inc.  
**NMLS/ CA LICENSE ID** 332026  
**LOAN OFFICER** Tien-I Lee  
**NMLS/CA LICENSE ID** 331077  
**EMAIL** trid@tjfinancial.com  
**PHONE** (626)599-9700

**MORTGAGE BROKER** Broker Company Name  
**NMLS/ CA LICENSE ID** 987654  
**LOAN OFFICER** Loan Officer Name  
**NMLS/ CA LICENSE ID** 123456  
**EMAIL** Loan Officer Email  
**PHONE** 999-999-9999

Comparisons	Use these measures to compare this loan with other loans.	
<b>In 5 Years</b>	\$49,922	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$15,045	Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	4.137 %	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	72.10 %	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
<b>Appraisal</b>	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
<b>Assumption</b>	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 checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

## APPLICANTS

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2ND FN 2ND LN      222 E 2ND ST 2  
222 CITY, CA 22222

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3RD FN 3RD LN      333 W 3RD AV 3  
333 CITY, NY 33333

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4TH FN 4TH LN      444 N 4TH ST 4  
444 CITY, UT 44444

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