



# Good Faith Estimate (GFE)

Name of Originator	<b>C &amp; C Financial Services, Inc.</b>
Originator Address	<b>4127 W Cypress St Tampa, FL 33607</b>
Originator Phone Number	<b>813-874-5800</b>
Originator Email	

Borrower	<b>Mortgage Guide</b>
Property Address	<b>123 Mortgage Guide Lane Tampa, FL 33607 County: Hillsborough</b>
Date of GFE	

## Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's Special Information Booklet on settlement charges, your Truth-in-Lending Disclosures, and other consumer information at [www.hud.gov/respa](http://www.hud.gov/respa). If you decide you would like to proceed with this loan, contact us.

## Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

## Important dates

- The interest rate for this GFE is available through **NA**. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
- This estimate for all other settlement charges is available through **10:00 AM**.
- After you lock your interest rate, you must go to settlement within **NA** days (your rate lock period) to receive the locked interest rate.
- You must lock the interest rate at least **5** days before settlement.

## Summary of your loan

Your initial loan amount is	\$ <b>147,283.00</b>
Your loan term is	<b>30</b> years
Your initial interest rate is	<b>3.875</b> %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ <b>843.36</b> per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of % The first change will be in
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$ . The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.

## Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ **843.36**.

Do we require you to have an escrow account for your loan?

No, you do not have an escrow account. You must pay these charges directly when due.

Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

## Summary of your settlement charges

<b>A</b>	<b>Your Adjusted Origination Charges</b> (See page 2.)	\$ <b>574.01</b>
<b>B</b>	<b>Your Charges for All Other Settlement Services</b> (See page 2.)	\$ <b>6,688.73</b>
<b>A + B</b>	<b>Total Estimated Settlement Charges</b>	\$ <b>7,262.74</b>

Understanding  
your estimated  
settlement charges

Your Adjusted Origination Charges	
<b>1. Our origination charge</b> This charge is for getting this loan for you.	<b>4,992.50</b>
<b>2. Your credit or charge (points) for the specific interest rate chosen</b> <input type="checkbox"/> The credit or charge for the interest rate of <input type="text"/> % is included in "Our origination charge." (See item 1 above.) <input checked="" type="checkbox"/> You receive a credit of \$ <b>4,418.49</b> for this interest rate of <b>3.875</b> %. This credit <b>reduces</b> your settlement charges. <input type="checkbox"/> You pay a charge of \$ <input type="text"/> for this interest rate of <input type="text"/> %. This charge (points) <b>increases</b> your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.	<b>- 4,418.49</b>

<b>A</b>	<b>Your Adjusted Origination Charges</b>	<b>\$ 574.01</b>
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**Your Charges for All Other Settlement Services**

Some of these charges  
can change at settlement.  
See the top of page 3 for  
more information.

<b>3. Required services that we select</b> These charges are for services we require to complete your settlement. We will choose the providers of these services. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Service</th> <th style="text-align: right;">Charge</th> </tr> </thead> <tbody> <tr> <td>Appraisal</td> <td style="text-align: right;">370.00</td> </tr> <tr> <td>Flood Certification</td> <td style="text-align: right;">19.00</td> </tr> <tr> <td>Up-Front Mortgage Insurance</td> <td style="text-align: right;">2,533.13</td> </tr> <tr> <td>Tax Service Fee</td> <td style="text-align: right;">78.00</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Service	Charge	Appraisal	370.00	Flood Certification	19.00	Up-Front Mortgage Insurance	2,533.13	Tax Service Fee	78.00							<b>3,000.13</b>
Service	Charge																
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<b>4. Title services and lender's title insurance</b> This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.	<b>1,075.00</b>																
<b>5. Owner's title insurance</b> You may purchase an owner's title insurance policy to protect your interest in the property.																	
<b>6. Required services that you can shop for</b> These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Service</th> <th style="text-align: right;">Charge</th> <th style="text-align: left;">Service</th> <th style="text-align: right;">Charge</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Service	Charge	Service	Charge													
Service	Charge	Service	Charge														
<b>7. Government recording charges</b> These charges are for state and local fees to record your loan and title documents.	<b>219.00</b>																
<b>8. Transfer taxes</b> These charges are for state and local fees on mortgages and home sales.	<b>810.06</b>																
<b>9. Initial deposit for your escrow account</b> This charge is held in an escrow account to pay future recurring charges on your property and includes <input checked="" type="checkbox"/> all property taxes, <input checked="" type="checkbox"/> all insurance, and <input type="checkbox"/> other <input type="text"/> .	<b>630.00</b>																
<b>10. Daily interest charges</b> This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ <b>15.6362</b> per day for <b>15</b> days (if your settlement is <input type="text"/> ).	<b>234.54</b>																
<b>11. Homeowner's insurance</b> This charge is for the insurance you must buy for the property to protect from a loss, such as fire. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Policy</th> <th style="text-align: right;">Charge</th> </tr> </thead> <tbody> <tr> <td>Hazard Insurance</td> <td style="text-align: right;">720.00</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Policy	Charge	Hazard Insurance	720.00					<b>720.00</b>								
Policy	Charge																
Hazard Insurance	720.00																

<b>B</b>	<b>Your Charges for All Other Settlement Services</b>	<b>\$ 6,688.73</b>
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<b>A + B</b>	<b>Total Estimated Settlement Charges</b>	<b>\$ 7,262.74</b>
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# Instructions

## Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges <b>cannot increase</b> at settlement:	The total of these charges <b>can increase up to 10%</b> at settlement:	These charges <b>can change</b> at settlement:
<ul style="list-style-type: none"> <li>• Our origination charge</li> <li>• Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate)</li> <li>• Your adjusted origination charges (after you lock in your interest rate)</li> <li>• Transfer taxes</li> </ul>	<ul style="list-style-type: none"> <li>• Required services that we select</li> <li>• Title services and lender's title insurance (if we select them or you use companies we identify)</li> <li>• Owner's title insurance (if you use companies we identify)</li> <li>• Required services that you can shop for (if you use companies we identify)</li> <li>• Government recording charges</li> </ul>	<ul style="list-style-type: none"> <li>• Required services that you can shop for (if you do not use companies we identify)</li> <li>• Title services and lender's title insurance (if you do not use companies we identify)</li> <li>• Owner's title insurance (if you do not use companies we identify)</li> <li>• Initial deposit for your escrow account</li> <li>• Daily interest charges</li> <li>• Homeowner's insurance</li> </ul>

## Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with **lower settlement charges**, then you will have a **higher interest rate**.
- If you want to choose this same loan with a **lower interest rate**, then you will have **higher settlement charges**.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$ <b>147,283.00</b>	\$	\$
Your initial interest rate <sup>1</sup>	<b>3.875</b> %	%	%
Your initial monthly amount owed	\$ <b>843.36</b>	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ <b>more</b> every month	You will pay \$ <b>less</b> every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be <b>reduced</b> by \$	Your settlement charges will <b>increase</b> by \$
How much your total estimated settlement charges will be	\$ <b>7,262.74</b>	\$	\$

<sup>1</sup> For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

## Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	<b>C &amp; C Financial Services, Inc.</b>			
Initial loan amount	\$ <b>147,283.00</b>			
Loan term	<b>30 years</b>			
Initial interest rate	<b>3.875</b> %			
Initial monthly amount owed	\$ <b>843.36</b>			
Rate lock period	<b>NA days</b>			
Can interest rate rise?	<b>NO</b>			
Can loan balance rise?	<b>NO</b>			
Can monthly amount owed rise?	<b>NO</b>			
Prepayment penalty?	<b>NO</b>			
Balloon payment?	<b>NO</b>			
<b>Total Estimated Settlement Charges</b>	\$ <b>7,262.74</b>			

## If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.



## Written List of Service Providers

Applicant(s): Mortgage Guide  
Property Address: 123 Mortgage Guide Lane  
Tampa, FL 33607 County: Hillsborough

Date:  
File No.: mortgage guide

The Good Faith Estimate you received from the Originator identifies specific settlement services that are required in order for you to close your loan. Below is a list compiled by the Originator that identifies providers who offer those required settlement service. You do not need to pick any of the providers on the list and may shop for any of these required services.

## TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: **Mortgage Guide**  
 Property Address: **123 Mortgage Guide Lane**  
**Tampa, FL 33607**  
 Application No: **mortgage guide**

Prepared By: **C & C Financial Services, Inc.**  
**4127 W Cypress St**  
**Tampa, FL 33607**  
 Date Prepared: **Ph: 813-874-5800**

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate  <p style="text-align: right;">* <b>5.778</b> %</p>	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you  <p style="text-align: right;">\$ * <b>159,883.23</b></p>	<b>AMOUNT FINANCED</b> The amount of credit provided to you or on your behalf  <p style="text-align: right;">\$ * <b>143,725.86</b></p>	<b>TOTAL OF PAYMENTS</b> The amount you will have paid after making all payments as scheduled  <p style="text-align: right;">\$ * <b>303,609.09</b></p>
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**REQUIRED DEPOSIT:** The annual percentage rate does not take into account your required deposit

**There is no guarantee that you will be able to refinance to lower your rate and payments**

### INTEREST RATE AND PAYMENT SUMMARY

#### Rate & Monthly Payment

Interest Rate	3.875 %
Principal + Interest Payment	\$ 692.58
Est. Taxes + Insurance (Escrow) - Includes Mortgage Insurance	\$ 360.78
<b>Total Est. Monthly Payment</b>	<b>\$ 1,053.36</b>

**DEMAND FEATURE:** This obligation has a demand feature.

**VARIABLE RATE FEATURE:** This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

**SECURITY:** You are giving a security interest in: **123 Mortgage Guide Lane, Tampa FL 33607**

The goods or property being purchased     Real property you already own.

**FILING FEES:** \$ **219.00**

**LATE CHARGE:** If a payment is more than **15** days late, you will be charged **5.000** % of the payment.

**PREPAYMENT:** If you pay off early, you  may  will not have to pay a penalty.  
 may  will not be entitled to a refund of part of the finance charge.

Application No: **mortgage guide**

Date Prepared:

**CREDIT LIFE/CREDIT DISABILITY:**

Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

**INSURANCE:**

The following insurance is required to obtain credit:

- Credit life insurance
- Credit disability
- Property insurance
- Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor.

- If you purchase  property  flood insurance from creditor  
you will pay \$ \_\_\_\_\_ for a one year term.

**ASSUMPTION:**

Someone buying your property

- may
- may, subject to conditions
- may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

- \* means an estimate
- all dates and numerical disclosures except the late payment disclosures are estimates.

**You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.**

**THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.**

\_\_\_\_\_  
Applicant **Mortgage Guide** Date

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Lender Date