

GOOD FAITH ESTIMATE OF CHARGES TO BE PAID BY SELLER

Pursuant to Ill. Admin. Code tit. 38, § 1050.1320(b).

You have applied for a residential mortgage loan that will be insured by the Federal Housing Administration or guaranteed by the Department of Veterans Affairs. These federal agencies disallow a borrower from paying certain charges in connection with a residential mortgage loan. Any such charges must be paid by the seller as a condition of obtaining an extension of credit.

The following is a good faith estimate of the amounts and nature of disallowed charges that must be paid by the seller:

Nature of Charge:

Amount:

ACKNOWLEDGEMENT

I/We have read the above document and acknowledge receiving a copy by signing below.

Borrower

Date

Borrower

Date