



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?
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>	<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input 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 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](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.

# Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges		E. Taxes and Other Government Fees	
% of Loan Amount (Points)		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	
D. TOTAL LOAN COSTS (A + B + C)		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> overdue payment of principal and interest.
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.