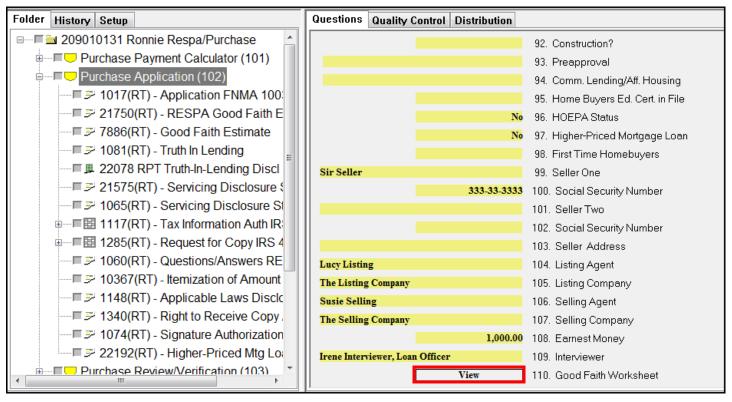
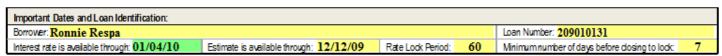
## GFE/HUD Data Entry Worksheet - Form 21720

Entries to complete the Good Faith Estimate and HUD Settlement Statements are made from the GFE/HUD Worksheet, form number 21720.

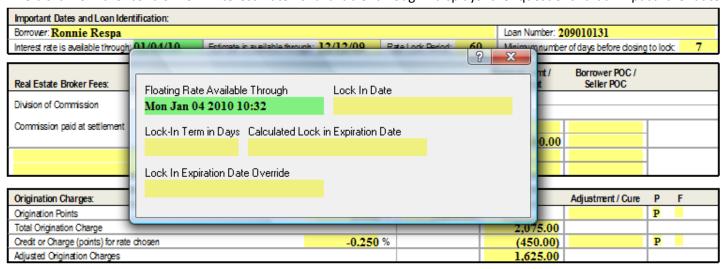


Access to the worksheet is available via 'View' buttons located at the bottom of the application and closing stage questions.



The *important dates and loan identification* section of the worksheet displays the borrower's name and the loan number. It also provides access to the questions necessary to complete the important dates section on page 1 of the Good Faith Estimate.

A left-click on the control for 'Interest rate is available through' displays the questions that impact the date.



Important Dates and Loan Iden	tification:								
Borrover: Ronnie Respa						Loan Number	209010131		
Interest rate is available through:	02/14/09	Estimate is available	through: 12/12/	/09 Rate Lock	Period: 30	Minimumnum	ber of days before dosing	to lock	7
					9	X			
Real Estate Broker Fees:						mt /	Borrower POC / Seller POC		
Division of Commission	Floating Rate	Available Throug	h Lock	k In Date					
breading commission	Mon Jan 04	2010 10:32	Thu	Jan 15 2009 I	10:13				
Commission paid at settlement									
	Lock-In Term	in Days Calcula	ted Lock in Expi	iration Date		0.0	0		
	30	Sat Fel	b 14 2009 10:1	13					
	Lock In Expir	ation Date Overrio	le						
Origination Charges:							Adjustment / Cure	P	F
Origination Points								P	
Total Origination Charge						5.0	0		
Credit or Charge (points) for rate	chosen		-	0.250 %		(450.00	)	P	
Adjusted Origination Charges						1,625.0	0		

If no 'Lock-in Date' has been entered the 'Floating Date Available Through' date will print on the worksheet and Good Faith Estimate. If no date is entered for 'Floating Date Available Through', "Not Available" will print to indicate that the lender does not offer a rate lock. Once a 'Lock-in Date' is entered, the 'Calculated Lock-in Expiration Date', will print on the worksheet and Good Faith Estimate. 'Calculated Lock-in Expiration Date' is affected by the 'Lock-in Term in Days' and the 'Lock-in Expiration Date Override'

Important Dates and Loan Identification:					
Borrover: Ronnie Respa				Loan Number: 209010131	
Interest rate is available through: 02/14/09	Estimate is available through: 12/12/09	Rate Lock Period:	30	Minimum number of days before dosing to lock:	7

'Estimate available through' is calculated to be the current date plus 10 business days. It takes into consideration your corporate answer for 'Weekend Work Days', but does not consider holidays. Therefore, an override is made available allowing you to enter a later date due to holidays or the desire to extend the period of time that the estimated settlement charges are available. Because the estimate of settlement charges on each re-disclosure must be available for at least 10 days, CTI will continue to monitor this date, and if the date entered as a override is earlier than 10 days, the worksheet and Good Faith Estimate will display the calculated date.

Important Dates and Loan Identification:				
Borrover: Ronnie Respa			Loan Number: 209010131	
Interest rate is available through: 02/14/09	Estimate is available through: 12/12/09	Rate Lock Period: 30	Minimum number of days before dosing to lock:	7

The 'Rate Lock Period' represents the number of days after the rate is locked that the loan must go to settlement.

Important Dates and Loan Identification:					
Borrover: Ronnie Respa				Loan Number: 209010131	
Interest rate is available through: 02/14/09	Estimate is available through: 12/12/09	Rate Lock Period:	30	Minimum number of days before dosing to lock:	7

'Minimum number of days before closing to lock' is the number of days that you require prior to settlement that the interest rate must be locked.

Real Estate Broker Fees:			Full Amount	Borrower Amt / Seller Amt	Borrower POC / Seller POC	
Division of Commission	\$6,000.00 \$6,000.00	to The Listing Company to The Selling Company				
Commission paid at settlement	¥0,000.00	The Sennig Company	12,000.00			
				12,000.00		

The Real Estate Broker Fees section of the worksheet is used to enter the commission split, and the sales commission disbursed at settlement. When the full amount is entered, it is automatically carried to the seller amount. If the borrower will pay all or a portion of the fee, entering a borrower amount will reduce the seller amount.

Real Estate Broker Fees are not typically charged to the borrower and are not included on the Good Faith Estimate.

Origination Charges:				Adjustment / Cure	P	F
Origination Points	1.000 %	1,800.00			P	
Total Origination Charge			2,075.00			
Credit or Charge (points) for rate chosen	-0.250 %		(450.00)		P	
Adjusted Origination Charges			1,625.00			

Entries made in the Origination Charges section of the worksheet will complete blocks 1 and 2 of the Good Faith Estimate and lines 801 thru 803 of the HUD Settlement Statements. 'Origination Points' are entered as a percent of the loan amount, or a flat amount, and represent the Origination points reportable to the IRS.

'Total Origination Charge' includes 'Origination Points' and any Items Payable in Connection With the Loan that are designated origination charges.

The 'Credit or Charge (points) for the rate chosen' can be entered as a percentage or a flat amount. Enter a negative amount if the borrower's are to receive a credit toward origination charges.

'Adjusted Origination Charges' is the sum of 'Total Origination Charge' and 'Credit or Charge for rate chosen'.

No seller amount or POC entries are available in this section as any amount paid by the seller, or paid-outside-closing would be included on the Good Faith Estimate and would be entered as a credit on HUD lines 206-209 of the HUD settlement statement.

**Items payable in connection with loan** – fees in this section of the worksheet will be itemized in block 3 of the Good Faith Estimate and on lines 804 thru 818 of the HUD-1; unless, they are designated as Origination Charges.

Origination Charges:			Adjustment / Cure	Р	F
Origination Points	1.000 %	1,800.00		P	
Total Origination Charge			2,075.00		
Credit or Charge (points) for rate chosen	-0.250 %		(450.00)	P	
Adjusted Origination Charges			1,625.00	T	

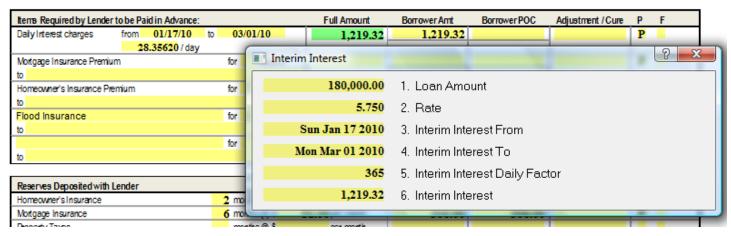
Items Payable in Connection With Loan:	Full Amount	Borrower Amt / Seller Amt	Borrower POC / Seller POC	Adjustment / Cure	Р	F	<b>%</b>
Appraisal fee Appraisal Fee	300.00	300.00					
to							
Credit report Credit Report	50.00	50.00					
to							
Tax Service Fee	45.00	45.00					
to							
Flood certification Flood Certification	12.00	12.00					
to							
VA Funding Fee					P		
to							
Underwriting Fee	200.00	200.00					0
to Your Firm							
Processing Fee	75.00	75.00					O
to Your Firm							

Mark fees as Origination Charges by clicking on the control in the "O" column of the section. The full amount of marked fees will be included in the Total Origination Fee above. The borrower's portion of unmarked fees will be itemized on the Good Faith Estimate and HUD-1 Settlement Statement.

When amounts are entered in this section of the worksheet, the Full Amount is automatically carried to the borrower amount. If the seller will pay all or a portion of the fee, entering a seller amount will reduce the borrower amount.

Items Required by Lender to be Paid in Advance:		Full Amount	Borrower Amt	Borrower POC	Adjustment / Cure	Р	F
Daily Interest charges from 01/17/10 to	03/01/10	1,219.32	1,219.32			P	
28.35620 / day		ŕ					
Mortgage Insurance Premium	for months					P	
to							
Homeowner's Insurance Premium	for 1 Years	950.00	950.00				
to							
Flood Insurance	for 1 Years	400.00	400.00				
to							
	for						
to							

Items Required by Lender to be Paid in Advance – is used to input items that will appear in blocks 10 and 11 of the Good Faith Estimate, and the 900 section of the HUD Settlement Statements.



Additional questions needed to complete this section of the worksheet are presented when you click, or enter on the Full Amount entry for each fee.

Items Required by Lender to be Paid in Advance:		Full Amount	Borrower Amt	Borrower POC	Adjustment / Cure	Р	F
Daily Interest charges from 01/17/10	to 03/01/10	1,219.32	1,219.32			P	
28.35620 / day							
Mortgage Insurance Premium	for months					P	
to							
Homeowner's Insurance Premium	for 1 Years	950.00	950.00				
to							
Flood Insurance	for 1 Years	400.00	400.00				
to							
	for						
to							

No seller amount entries are available in this section because these fees are typically paid by the borrower and any amount paid by the seller, would be included on the Good Faith Estimate and would be entered as a credit on HUD lines 206-209 of the HUD settlement statement.

Reserves Deposited with Lender			Full Amount	Borrower Ant	Borrower POC	Р	F
Homeowner's Insurance	2 months@\$	<b>79.17</b> per month	158.34	158.34			
Mortgage Insurance	6 months@\$	51.00 per month	306.00	306.00		P	
Property Taxes	months@\$	per month					
Additional Property Taxes	months@\$	per month					
Flood Insurance	2 months@\$	33.33 per month	66.66	66.66			
	months@\$	per month					
	months@\$	per month					
Aggregate Escrow Adjustment	months@\$	per month	(226.87)	(226.87)			

Reserves Deposited With Lender – the entries necessary to complete this section of the worksheet are typically made within the application and/or closing stage questions. The total reserves will appear in block 9 of the Good Faith Estimate and on line 1001 of the HUD Settlement Statement.

						$\Delta$
		Borrower Amt /	Borrower POC /		_	J
Title Charges:	Full Amount	SellerAnt	Seller POC	Adjustment / Cure	_	
Settlement or closing fee	150.00	150.00			P	TC
to The Title Insurance Company					1	
Owner's title insurance	550.00	550.00			-	
to The Title Insurance Company					┦	
Lender's title insurance	50.00	50.00			1	TC
to The Title Insurance Company					Щ	
Lender's title policy limit \$ 180,000.00					- 1	
Owner's title policy limit \$ 200,000.00						
Agent's portion of title insurance premium \$ 220.00						
to The Title Insurance Company						
Underwriter's portion of title insurance premium \$ 120.00						
to Ticor Title Insurance					_	
Abstract or Title Search	60.00	60.00				TC
to The Title Insurance Company						
Title Examination	80.00	80.00				TC
to The Title Insurance Company					Ш	
Document Preparation	50.00	50.00				TC
to The Title Insurance Company						
Notary Fees	25.00	25.00				TC I
toNotary Company						1
Attorney's Fee	300.00	300.00				
to Borrower's Attorney	200.00	200,000				\ /
					1	
to					Ι	

Entries in the Title Charges section of the worksheet complete blocks 4 and 5 of the Good Faith Estimate and the 1100 section of the HUD Settlement Statements. The full amount of each fee is entered and automatically carried to the borrower amount. If the seller will pay all or a portion of the fee, entering a seller amount will reduce the borrower amount.

Designating a fee within this section of the worksheet "TC" or "Title Charge" will include the fee amount in the total that appears in block 4 of the Good Faith Estimate and on line 1101 of the HUD Settlement Statements. Any "Title Charge" that is also designated "I" or "Itemized 3<sup>rd</sup> Party Fee" will be itemized on one of the miscellaneous lines within the 1100 section of the HUD Settlement Statement. The amount charged for the service will be listed outside of the amount columns.

An "E" or "Elected" designation indicates that the borrower was allowed to shop for the particular service, and chose to use a service provider that was not on the lender's written list. This designation places into the "Charges That Can Change" category on page 3 of the HUD-1 settlement.

Government Recording and Transfer Charges:	Full Amount	Borrower Amt / Seller Ant	Borrower POC / Seller POC	Adjustment / Cure	Recording / Transfer Charge
Deed recording fee	5.50	5.50			
Mortgage recording fee	36.50	36.50			
Release recording fee	5.50	5.50			
Deed City/County tax/stamps	300.00	300.00			
Mortgage City/County tax/stamps					
Deed State tax/stamps					
Mortgage State tax/stamps		468.00			
Assignment of Mortgage	5.50	5.50			Recording
to County Recorder					
Power of Attorney to County Recorder	10.50	10.50			Recording
to to					

Fees entered in the Government Recording and Transfer Charges section of the worksheet will complete blocks 7 and 8 of the Good Faith Estimate and the 1200 section of the HUD Settlement Statements.

Miscellaneous lines within this section of the worksheet should be designated Government Recording, or Transfer Tax.

Additional Settlement Charges:	Full Amount	Borrower Amt / Seller Amt	Borrower POC / Seller POC	Adjustment / Cure	Р	S N R E
Survey	90.00	90.00				
to Survey's R Us						
Pest Inspection	45.00	45.00				E
to Pests B-Gone						
Homebuyers Waranty	350.00	350.00				SNR
to						
to						

Additional Settlement Charges are services that the borrower can shop for. The these charges will appear in block 6 of the Good Faith Estimate and in the 1300 section of the HUD Settlement Statements.

If no "SNR", "Service Not Required by Lender" designation is present the charge for the service will be listed outside of the amount columns on the HUD Settlement Statements and the charge will be included in the amount on line 1301. If an "SNR" designation is present the charge for the service will be included in the amount columns and will not be included in the total amount on line 1301.

Borrower and Seller POC entries are also available on the GFE/HUD Data Entry Worksheet.

Full Amount	Borrower Amt / Seller Amt	Borrower POC / Seller POC	Adjustment / Cure	Р	F	0			
300.00	300.00								
50.00		50.00				_			
45.00	45.00			001	- " -		A 152161		
12.00	12.00					•	r Amount Y/N		
			2. P	OCF	Partia	d Bu	yer Amount \$		

Answer "Yes" to indicate that the full borrower or seller amount was Paid Outside Closing, or enter an amount if only a portion of the amount was Paid Outside Closing.

Items Required by Lender to be Paid in Adva	Full Amount	Borrower Amt	Borrower POC Adjustment /		P	F	1	
Daily Interest charges from 01/17/	10 to 03/01/10	1,219.32	1,219.32			P		
28.35620	/ day							
Mortgage Insurance Premium	for months					P		
to								
Homeowner's Insurance Premium	for 1 Years	950.00	950.00			Г		
to								
Flood Insurance	for 1 Years	400.00	400.00			Г		
to								
	for					Г		
to								
Reserves Deposited with Lender		Full Amount	Borrower Ant	Borrower POC	P	F		
Homeowner's Insurance	2 months@\$	79.17per month	158.34	158.34				
Mortgage Insurance	6 months@\$	51.00 per month	306.00	306.00		P		
Property Taxes	months@\$	per month				П		
Additional Property Taxes	months@\$	per month						
Flood Insurance	2 months@\$	33.33 per month	66.66	66.66				
	months@\$	per month						
	months@\$	per month						
	Hondra (a) 4	Por moner						

Designate a charge as a Prepaid Finance Charge or Financed Fee. Prepaid Finance Charges will affect the loans APR, and Financed Fees will increase the final loan amount.