

# Pennsylvania Housing Finance Agency

211 N. Front Street – Harrisburg, PA 17101

Save this Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

DATE ISSUED  
APPLICANTS

PROPERTY

SALES PRICE

LOAN TERM 10 years  
 PURPOSE  
 PRODUCT Fixed Rate  
 LOAN TYPE  Conventional  FHA  VA  \_\_\_\_\_  
 LOAN ID #  
 RATE LOCK 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*

| Loan Terms   | Can this amount increase after closing? |    |
|--|---|----|
| Loan Amount  |   | NO |
| Interest Rate  | 0%                                      | NO |
| Monthly Principal & Interest<br><i>See Projected Payments below for your Estimated Total Monthly Payment</i> | \$0.00                                  | NO |
|  | Does the loan have these features?      |    |
| Prepayment Penalty   |   | NO |
| Balloon Payment  |   | NO |

| Projected Payments  |                   |   |
|---|-------------------|---|
| Payment Calculation   | Years 1-10        |   |
| Principal & Interest  |                   | 0   |
| Mortgage Insurance  |                   | + 0   |
| Estimated Escrow<br><i>Amount can increase over time</i>                                    |                   | + 0   |
| <b>Estimated Total Monthly Payment</b>  |                   | \$0.00  |
| <b>Estimated Taxes, Insurance &amp; Assessments</b><br><i>Amount can increase over time</i> | \$0.00<br>a month | <p><b>This estimate includes</b></p> <p><input checked="" type="checkbox"/> Property Taxes</p> <p><input checked="" type="checkbox"/> Homeowner's Insurance</p> <p><input type="checkbox"/> Other:</p> <p><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></p> |
|   |                   | <b>In escrow?</b><br>NO<br>NO   |

| Costs at Closing        |   |   |
|-------------------------|---|---|
| Estimated Closing Costs | Includes  | in Loan Costs + in Other Costs –<br>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

|                               |            |
|-------------------------------|------------|
| <b>A. Origination Charges</b> | <b>\$0</b> |
| % of Loan Amount (Points)     | \$0        |

|  |            |
|--|------------|
| <b>B. Services You Cannot Shop For</b> | <b>\$0</b> |
|--|------------|

|                                     |  |
|-------------------------------------|--|
| <b>C. Services You Can Shop For</b> |  |
|-------------------------------------|--|

|  |            |
|--|------------|
| <b>D. TOTAL LOAN COSTS (A + B + C)</b> | <b>\$0</b> |
|--|------------|

### Other Costs

|   |     |
|---|-----|
| <b>E. Taxes and Other Government Fees</b> |     |
| Recording Fees and Other Taxes            |     |
| Transfer Taxes                            | \$0 |

|                               |     |
|-------------------------------|-----|
| <b>F. Prepaids</b>            |     |
| Homeowner's Insurance Premium | \$0 |
| Mortgage Insurance Premium    | \$0 |
| Prepaid Interest              | \$0 |
| Property Taxes                | \$0 |

|   |     |
|---|-----|
| <b>G. Initial Escrow Payment at Closing</b> |     |
| Homeowner's Insurance                       | \$0 |
| Mortgage Insurance                          | \$0 |
| Property Taxes                              | \$0 |

|                 |  |
|-----------------|--|
| <b>H. Other</b> |  |
|-----------------|--|

|   |  |
|---|--|
| <b>I. TOTAL OTHER COSTS (E + F + G + H)</b> |  |
|---|--|

|                               |  |
|-------------------------------|--|
| <b>J. TOTAL CLOSING COSTS</b> |  |
| 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                    | \$0 |
| Deposit   | \$0 |
| Funds for Borrower                                  | \$0 |
| Seller Credits                                      | \$0 |
| Adjustments and Other Credits                       | \$0 |

|                                |  |
|--------------------------------|--|
| <b>Estimated Cash to Close</b> |  |
|--------------------------------|--|

## Additional Information about this Loan

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|                           |                                     |                           |
|---------------------------|-------------------------------------|---------------------------|
| <b>LENDER</b>             | Pennsylvania Housing Finance Agency | <b>MORTGAGE BROKER</b>    |
| <b>NMLS/ __LICENSE ID</b> | N/A                                 | <b>NMLS/ __LICENSE ID</b> |
| <b>LOAN OFFICER</b>       |                                     | <b>LOAN OFFICER</b>       |
| <b>NMLS/ __LICENSE ID</b> |                                     | <b>NMLS/ __LICENSE ID</b> |
| <b>EMAIL</b>              | askphfa@phfa.org                    | <b>EMAIL</b>              |
| <b>PHONE</b>              | 855-827-3466                        | <b>PHONE</b>              |

### Comparisons

Use these measures to compare this loan with other loans.

|  |           |   |
|--|-----------|---|
| <b>In 5 Years</b>                      |           | Total you will have paid in principal, interest, mortgage insurance and loan costs.               |
|  |           | Principal you will have paid off.   |
| <b>Annual Percentage Rate (APR)</b>    | <b>0%</b> | Your costs over the loan term expressed as a rate. This is not your interest rate.                |
| <b>Total Interest Percentage (TIP)</b> | <b>0%</b> | The total amount of interest you will pay over the loan term as a percentage of your loan amount. |

### Other Considerations

#### Appraisal

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.

#### Assumption

If you sell or transfer this property to another person, we

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumptions of this loan on the original terms.

#### 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

- to service your loan. If so, you will make your payments to us.
- to transfer servicing of your loan.

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

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Applicant signature

Date

Co-Applicant Signature

Date