

# 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 <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	NO
	Does the loan have these features?
Prepayment Penalty	NO
Balloon Payment	NO

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

#### A. Origination Charges

% of Loan Amount (Points)

#### B. Services You Cannot Shop For

#### C. Services You Can Shop For

#### D. TOTAL LOAN COSTS (A + B + C)

### Other Costs

#### E. Taxes and Other Government Fees

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

Loan Amount

Total Closing Costs (J)

Estimated Total Payoffs and Payments

Estimated Cash to Close  From  To Borrower

Estimated Closing Costs Financed  
(Paid from your Loan Amount)

## Additional Information about this Loan

<b>LENDER</b>	Pennsylvania Housing Finance Agency	<b>MORTGAGE BROKER</b>	Participating Lender Name Here
<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.

#### Late Payment

If your payment is more than 15 days late, we will charge a late fee of \_\_\_\_\_ of the monthly principal and interest payment.

#### 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.

Applicant signature

Date

Co-Applicant Signature

Date