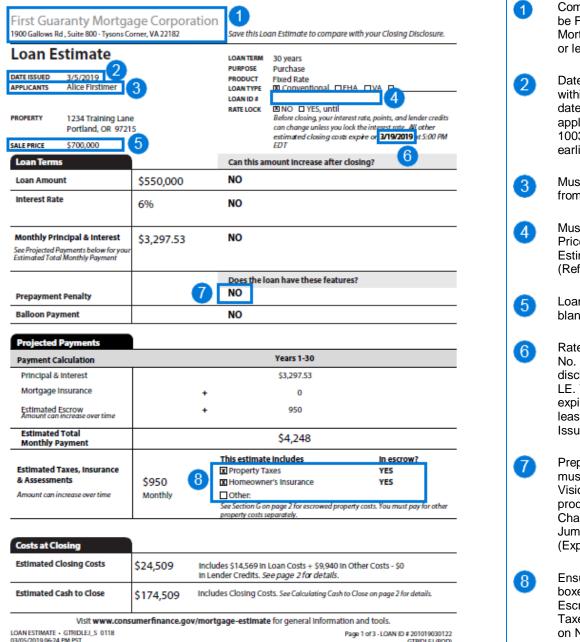


Loan Estimate Review Guide

Note: All fees and charges shown on this example are for illustration purposes only. Only actual amounts should be listed on the Loan Estimate.



- Company name must be First Guaranty Mortgage Corporation or left blank.
- Date Issued must be within 3 days of the date the broker or applicant signed the 1003, whichever is earlier.
- Must list all applicants from the 1003.
- Must show either Sale Price (Purchase) or Estimated Value (Refi).
- Loan ID # must be blank.
- Rate Lock must be
 No. FGMC will
 disclose the locked
 LE. The quote
 expiration must be at
 least 10 days from
 Issue Date.
- Prepayment Penalty must be Yes for the Visionary (Investment) product or No for the Champion (Prime Jumbo) and Achiever (Expanded Credit).
 - Ensure appropriate boxes are selected. Escrow is required for Taxes and Insurance on Non-QM products.

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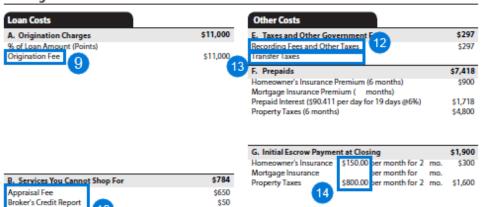


Loan Estimate Review Guide

Closing Cost Details

Flood Certification

Tax Service



\$9

H. Other	\$325
Title - Owner's Title Insurance (optional)	\$325

I. TOTAL OTHER COSTS (E+F+G+H)

C. Services You Can Shop For		\$2,785
Title - Deed Preparation Title - E-Recording Fee Title - Lender's Title Insurance Title - Lien Search Title - Settlement Fee Title - Survey Fee	1	\$60 \$5 \$1,525 \$120 \$525 \$550

(10

J. TOTAL CLOSING COSTS	\$24,509
D+I Lender Credits 15	\$24,509
Calculating Cash to Close	
Total Closing Costs (J)	\$24,509
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$150,000
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$174,509

- Borrower Paid
 Compensation
 (BPC) should be
 listed here, if
 applicable.
 Note: Lender Paid
 Compensation
 does not appear on
 the LE (only the
 CD).
- Appraisal, Credit
 Report, Flood Cert,
 Tax Service Fee
 must be listed
 here, at minimum.
 For Texas
 properties, TX Doc
 Review Fee must
 be listed.
- Title and settlement fees must begin with the word "Title".
- Confirm Recording Fees are listed.
- Confirm transfer fees are accurate for purchase transactions.
- Confirm monthly amount shown on Page 1 is the same.
- Lender Credit
 should be blank.
 FGMC will disclose
 the locked LE with
 Lender Credit, as
 applicable.

LOAN ESTIMATE - GTRIDLEJ_S 0118

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

03/05/2019 06:11 PM PST



\$14,569

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\$9,940

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Loan Estimate Review Guide

Additional Information About This Loan

LENDER First Guaranty Mortgage Corporation LICENSE ID NMLS/ LOAN OFFICER NMLS/ LICENSE ID **EMAIL** PHONE

MORTGAGE BROKER NMLS/ LICENSE ID LOAN OFFICER NMLS/ LICENSE ID **EMAIL** PHONE

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Comparisons	Use these measures to compare this loan with other loans.	
		otal you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	6.231 %	our costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)		he total amount of interest that you will pay over the loan term as a percentage of your loan amount.



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



f vou 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 assumption of this loan on the original terms.

Homeowner's Late Payment



This loan requires homeowner's insurance on the property, which you may obtain from a

company of your choice that we find acceptable

Refinance



If your payment is more than 15 days late, we will charge a late fee of 5% of the payment. 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



☐ to service your loan. If so, you will make your payments to us.

☑ to transfer servicing of your loan.

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.

Alice Firstimer

LOAN ESTIMATE - GTRIDLEJ_S 0118 03/05/2019 06:11 PM PST



Page 3 of 3 - LOAN ID # 201019030122

- Must be completed 16 with First Guaranty Mortgage Corporation or left blank.
- Must be completed 17 with the Broker's information.
- Confirm 5 Years, 18 APR and TIP information is present.
- Confirm Appraisal disclosure is present.
- Confirm Assumption 20 disclosure is properly completed: ARMs will allow; Fixed and Interest Only will NOT allow.
- Confirm Late 21 Payment information is accurate for the applicable property state.
- Confirm Refinance 22 disclosure is present.
 - Servicing checkbox must always show we intend to transfer servicing.

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