

**GOOD FAITH ESTIMATE**  
Umpqua Bank, its Successors and/or Assigns

Application #  
Applicants: Umpqua Customer

July 14, 2008

Property Address:

Proposed Loan: OHA CONV 30 YR FXD TARGETED in the amount of \$120,800.00, in 360 payments, at the initial rate of 5.750000%.

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - the actual charges may be more or less. Your transaction may not involve a fee for every item listed.

The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A Settlement Statement which you will be receiving at settlement. The HUD-1 or HUD-1A Settlement Statement will show you the actual cost for items paid at settlement.

**ESTIMATED CLOSING COSTS**

HUD	Amount	Description
803	\$ 475.00	Appraisal Fee
804	\$ 15.00	Credit Report to First American CREDCO
814	\$ 80.00	*Tax Service Fee to Umpqua Bank
815	\$ 100.00	*Doc Prep Fee to Umpqua Bank, Lender \$300.00 (POC)
816	\$ 15.00	*Flood Certification to First American Flood
819	\$ 20.00	*Courier Fee to Umpqua Bank
1101	\$ 275.00	*Settlement Fee
1108	\$ 375.00	Title Insurance
1201	\$ 150.00	Recording Fee
1205	\$ 26.00	Assignment Recording Fee to Umpqua Bank
	\$ 1,531.00	Total

**ESTIMATED PREPAID ITEMS**

HUD	Amount	Description
901	\$ 285.45	*Interest for 15 day(s) @ \$19.0300 per day
903	\$ 400.00	Hazard Insurance Premium
1001	\$ 66.66	Hazard insurance reserves for 2 payment(s) @ \$33.33
1002	\$ 78.52	*Mortgage Insurance reserves for 1 payment(s) @ \$78.52
1004	\$ 1,650.00	County property tax reserves for 11 payment(s) @ \$150.00
	\$ 2,480.63	Total

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the Lender will take a first lien on the property.

**TRANSACTION SUMMARY**

Estimated Payment:		Purchase Price	\$130,000.00	Less Adj Loan Amt	\$120,800.00
Principal & Interest	\$704.96	Refinance / Payoffs	\$0.00	Less Cash Deposits	\$1,667.00
Taxes & Assessments	\$150.00	Est Closing Costs	\$1,531.00	Less Other Financing	\$11,500.00
Hazard & Flood Insurance	\$33.33	Est Prepaid Items	\$2,480.63	Less Amt Pd by Seller	\$0.00
Mortgage Insurance	\$78.52	Total Costs	\$134,011.63	Less Other Credits	\$0.00
Other	\$0.00			Total Credits	\$133,967.00
Total	\$966.81			Cash Required	\$44.63

Items with (\*) are shown on the Truth-in-Lending Disclosure as Finance Charges.

\_\_\_\_\_  
Authorized Official

\_\_\_\_\_  
Umpqua Customer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**GOOD FAITH ESTIMATE**

**Loan #**

**Page 2**

**REQUIRED USE OF SERVICE PROVIDER NOTICE**

Under the Real Estate Settlement Procedures Act (RESPA), a lender must disclose the “required” use of a particular provider of a settlement service whenever use of such provider is a condition of the availability to you of some distinct service or property and you will pay for the settlement service of such provider or will pay a charge attributable, in whole or in part, to such settlement service.

**NATURE OF BUSINESS RELATIONSHIP WITH ALL INDIVIDUAL SERVICES LISTED:**

Umpqua Bank Mortgage has repeatedly used, or required borrowers to use, the services of these providers within the past 12 months.

---

**FLOOD HAZARD DETERMINATION SERVICE**

Designated Provider’s Name : First American Flood Data Services  
Provider’s Mailing Address : 11902 Burnet Rd, Ste 400  
Austin, TX 78758-2902  
Provider’s Phone Number : 1-800-447-1772  
Designated Charge Line Item # : Line #816 (HUD-1)

**TAX RETURN VERIFICATION**

Designated Provider’s Name : First American CREDCO  
Provider’s Mailing Address : 333 Earle Ovington Boulevard, Suite 333  
Uniondale, NY 11553  
Provider’s Phone Number : 1-800-435-5661 Ext: 1411  
Designated Charge Line Item # : Line #1303 (HUD-1)

**CREDIT**

Designated Provider’s Name : First American CREDCO  
Provider’s Mailing Address : 12395 First American Way  
Poway, CA 92064-0495  
Provider’s Phone Number : 1-800-458-5548  
Designated Charge Line Item # : Line #804 (HUD-1)

**CREDIT**

Designated Provider’s Name : Credit Services Northwest  
Provider’s Mailing Address : 1229 SE Stephens Blvd  
Roseburg, OR 97470  
Provider’s Phone Number : 1-541-672-2668  
Designated Charge Line Item # : Line #804 (HUD-1)

---

