



Good Faith Estimate (GFE)

Name of Originator	Network Funding, LP
Originator Address	4901 Broadway, Suite 132 San Antonio, TX 78209
Originator Phone Number	210-807-8402
Originator Email	

Borrower	[REDACTED]
Property Address	[REDACTED]
Date of GFE	03/19/2010

Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's Special Information Booklet on settlement charges, your Truth-in-Lending Disclosures, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Important dates

1. The interest rate for this GFE is available through **04/29/2010 5:00 PM CST**. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
2. This estimate for all other settlement charges is available through **04/29/2010 5:00 PM CST**.
3. After you lock your interest rate, you must go to settlement within **45** days (your rate lock period) to receive the locked interest rate.
4. You must lock the interest rate at least **0** days before settlement.

Summary of your loan

Your initial loan amount is	\$ 245,000.00
Your loan term is	30 years
Your initial interest rate is	4.750 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,278.04 per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ **1,278.04**.

Do we require you to have an escrow account for your loan?

☐ No, you do not have an escrow account. You must pay these charges directly when due.

☒ Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

A	Your Adjusted Origination Charges (See page 2.)	\$ 2,400.00
B	Your Charges for All Other Settlement Services (See page 2.)	\$ 6,338.37
A + B	Total Estimated Settlement Charges	\$ 8,738.37

Understanding
your estimated
settlement charges

Some of these charges
can change at settlement.
See the top of page 3 for
more information.

Your Adjusted Origination Charges																
1. Our origination charge This charge is for getting this loan for you.		2,400.00														
2. Your credit or charge (points) for the specific interest rate chosen <input type="checkbox"/> The credit or charge for the interest rate of <input type="text"/> % is included in "Our origination charge." (See item 1 above.) <input type="checkbox"/> You receive a credit of \$ <input type="text"/> for this interest rate of <input type="text"/> %. This credit reduces your settlement charges. <input type="checkbox"/> You pay a charge of \$ <input type="text"/> for this interest rate of <input type="text"/> %. This charge (points) increases your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.																
A	Your Adjusted Origination Charges	\$ 2,400.00														
Your Charges for All Other Settlement Services																
3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services.																
<table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Appraisal</td> <td>375.00</td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </tbody> </table>		Service	Charge	Appraisal	375.00											375.00
Service	Charge															
Appraisal	375.00															
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.		620.85														
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.		2,366.10														
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below.																
<table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </tbody> </table>		Service	Charge													
Service	Charge															
7. Government recording charges These charges are for state and local fees to record your loan and title documents.		156.00														
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.																
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes <input checked="" type="checkbox"/> all property taxes, <input checked="" type="checkbox"/> all insurance, and <input type="checkbox"/> other <input type="text"/> .		1,461.00														
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ <input type="text"/> 31.8836 per day for <input type="text"/> 5 days (if your settlement is <input type="text"/> 04/26/2010).		159.42														
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss such as fire.																
<table border="1"> <thead> <tr> <th>Policy</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Hazard Insurance</td> <td>1,200.00</td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </tbody> </table>		Policy	Charge	Hazard Insurance	1,200.00							1,200.00				
Policy	Charge															
Hazard Insurance	1,200.00															
B	Your Charges for All Other Settlement Services	\$ 6,338.37														
A + B	Total Estimated Settlement Charges	\$ 8,738.37														



Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
<ul style="list-style-type: none"> • Our origination charge • Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) • Your adjusted origination charges (after you lock in your interest rate) • Transfer taxes 	<ul style="list-style-type: none"> • Required services that we select • Title services and lender's title insurance (if we select them or you use companies we identify) • Owner's title insurance (if you use companies we identify) • Required services that you can shop for (if you use companies we identify) • Government recording charges 	<ul style="list-style-type: none"> • Required services that you can shop for (if you do not use companies we identify) • Title services and lender's title insurance (if you do not use companies we identify) • Owner's title insurance (if you do not use companies we identify) • Initial deposit for your escrow account • Daily interest charges • Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with lower settlement charges, then you will have a higher interest rate.
- If you want to choose this same loan with a lower interest rate, then you will have higher settlement charges.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount:	\$ 245,000.00	\$	\$
Your initial interest rate ¹	4.750 %	%	%
Your initial monthly amount owed	\$ 1,278.04	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 8,738.37	\$	\$

¹For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	Network Funding, LP			
Initial loan amount	\$ 245,000.00			
Loan term	30 years			
Initial interest rate	4.750 %			
Initial monthly amount owed	\$ 1,278.04			
Rate lock period	45 days			
Can interest rate rise?	NO			
Can loan balance rise?	NO			
Can monthly amount owed rise?	NO			
Prepayment penalty?	NO			
Balloon payment?	NO			
Total Estimated Settlement Charges	\$ 8,738.37			


If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.

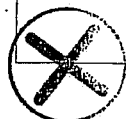


Settlement Services Provider Statement

Applicant(s): 
 Property Address: 

Date: 03/19/2010
 File No.: 

Selected by Borrower	Service	Amount	Company Information	HUD-1 Line #
No	Closing/Escrow Fees	\$ 215.00	Independence Title 9442 Capital of TX Hwy #200, Austin, TX 78759 (P) 512-372-8455 (F) 512-279-1855	
No	Title Insurance (Lender's)	\$ 305.85	Independence Title 9442 Capital of TX Hwy #200, Austin, TX 78759 (P) 512-372-8455 (F) 512-279-1855	
No	Courier	\$ 45.00	Independence Title 9442 Capital of TX Hwy #200, Austin, TX 78759 (P) 512-372-8455 (F) 512-279-1855	
No	Tax Cert	\$ 45.00	Independence Title 9442 Capital of TX Hwy #200, Austin, TX 78759 (P) 512-372-8455 (F) 512-279-1855	
No	TX Guaranty Fe	\$ 10.00	Independence Title 9442 Capital of TX Hwy #200, Austin, TX 78759 (P) 512-372-8455 (F) 512-279-1855	
No	Owner's Title Insurance	\$ 2,366.10	Independence Title 9442 Capital of TX Hwy #200, Austin, TX 78759 (P) 512-372-8455 (F) 512-279-1855	



INITIAL FEES WORKSHEET

Applicants: [REDACTED]
 Property Addr: [REDACTED]
 Prepared By: Network Funding, LP Ph. 210-807-8402
 4901 Broadway, Suite 132, San Antonio, TX 78209

Application No: [REDACTED]
 Date Prepared: 03/19/2010
 Loan Program:

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

Total Loan Amount \$ 245,000 Interest Rate: 4.750 % Term/Due In: 360 / 360 mths

ITEMS PAYABLE IN CONNECTION WITH LOAN	Amount Paid By	PFC	F	POC
801 Loan Origination Fee	Paid To Lender: Network Funding, LP	\$ 1,000.00	✓	
802 Loan Discount				
803 Appraisal Fee	Paid To Other: Momentum Appraisal	(375.00)		✓
804 Credit Report				
805 Lender's Inspection Fee				
808 Mortgage Broker Fee				
809 Tax Related Service Fee				
810 Processing Fee	Paid To Lender: Network Funding, LP	500.00	✓	
811 Underwriting Fee	Paid To Lender: Network Funding, LP	725.00	✓	
812 Wire Transfer Fee				
Flood Certification				
813 Doc Prep	Paid To Other: Gregg & Valby	175.00		✓

ITEMS PAYABLE IN CONNECTION WITH LOAN	Amount Paid By	PFC	F	POC
1101 Closing/Escrow Fee	Paid To Other: Independence Title Co	\$ 215.00	✓	
1105 Document Preparation Fee				
1106 Notary Fees				
1107 Attorney Fees				
1108 Title Insurance	Paid To Other: Independence Title	305.85		
1109 Courier		45.00	✓	
1110 Tax Cert	Paid To Other: Independence Title	45.00	✓	
1111 TX Guaranty Fe.	Paid To Other: Independence Title	10.00		

ITEMS PAYABLE IN CONNECTION WITH LOAN	Amount Paid By	PFC	F	POC
1201 Recording Fees	Paid To Other: Independence Title	\$ 155.00		
1202 City/County Tax/Stamp				
1203 State Tax/Stamp				

ITEMS PAYABLE IN CONNECTION WITH LOAN	Amount Paid By	PFC	F	POC
1302 Pest Inspection		\$		

Total from GFE 2010	2,366.10			
Estimated Closing Costs	5,542.95			

ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE	Amount Paid By	PFC	F	POC
901 Interest	Paid To Lender: Network Funding, LP for 5 days @ \$31.8836 / day	\$ 159.42	Borrower	✓
902 Mlg Ins. Premium				
903 Hazard Ins. Premium	Paid To Other:	1,200.00		
904				
905 VA Funding Fee				

ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE	Amount Paid By	PFC	F	POC
1001 Hazard Ins. Premium	Paid To Lender: Network Funding, LP	3 mths @ \$100.00 / mth	\$ 300.00	
1002 Mlg Ins. Premium Reserves		mths @ \$ / mth		
1003 School Tax		mths @ \$ / mth		
1004 Taxes & Assessment Reserves	Paid To Lender: Network Funding, LP	3 mths @ \$387.00 / mth	1,161.00	
1005 Flood Insurance Reserves		mths @ \$ / mth		
		mths @ \$ / mth		

Estimated Prepaid Items/Reserves	2,820.42			
TOTAL ESTIMATED SETTLEMENT CHARGES	8,363.37			

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE				TOTAL ESTIMATED MONTHLY PAYMENT	
Purchase Price (+)	345,000.00	Loan Amount (-)	245,000.00	Principal & Interest	1,278.04
Alterations (+)		New First Mortgage (-)		Other Financing (P & I)	
Land (+)		Subordinate Financing (-)		Hazard Insurance	100.00
Ref (incl. debts to be paid off) (+)		CO paid by Seller (-)		Real Estate Taxes	387.00
Est. Prepaid Items/Reserves (+)	2,820.42	Cash Deposit on sales contract (-)	3,000.00	Mortgage Insurance	
Est. Closing Costs (+)	5,542.95			Homeowner Assn. Dues	
New 2nd Mlg Closing Costs (+)				Other	
PMI, MIP, Funding Fee (+)					
Discount (Borrower paid) (+)		FHA Required Investment (-)			
FHA EEM improvements (+)		FHA MI Premium Refund (-)			
		FHA 203k Rehabilitation Cost (-)			
Total Estimated Funds needed to close			105,363.37	Total Monthly Payment	1,765.04

* PFC = Prepaid Finance Charge F = FHA Allowable Closing Cost POC = Paid Outside of Closing