

LOAN SCENARIO

SunTrust Mortgage, Inc.

A Division of SunTrust Bank, Inc.

BORROWER INFORMATION			
Applicant:	-	Address:	-
Applicant:	-		-
Date (Mailed / Given) to Applicant:	01/30/10	Loan #:	0 Refinance ? : No

LOAN TERMS & CONDITIONS						
	Type	Interest Rate	Amortization (in months)	Loan Amount		Loan to Value
				Initial / Base	Total (1)	
First Trust	Investment Property	5.375%	360	429,000	429,000	65.00%
Second Trust	0	0.000%	0	0	0	0.00%
Sales Price	660,000					

(1) Total Loan Amount equals Initial / Base Amount plus Financed MIP Up Front Premium or Financed VA Funding Fee.

COMPOSITION OF CLOSING COST & PRE-PAID EXPENSES (2)				
HUD-1 Ref #	Lender Fees			Comments:
801	Origination Points	0.000%		
802	Discount Points	0.000%		Points associated with the above interest rate. One "point" equates to 1.000% of the loan amount.
	Total Points	0.000%	\$ 0.00	
808	Document Review		415.00	Lender performed services to prepare loan documents for first and, if applicable, second trust.
	Second Trust Document Review		0.00	
810	Tax Services Fee		83.00	Lender performed service to establish escrow accounts.
	Sub-Total Lender Fees		498.00	
	Lender Re-Imbursement:			
803	Appraisal Fee		400.00	Market rate for property appraisal conducted by 3rd party.
804	Credit Report Fee		20.00	Estimated cost to obtain tri-merged credit report.
809	Flood Certification		8.00	Cost to obtain report on flood status, that is required for all loans.
	Sub-Total Lender Re-Imbursement		428.00	
	Settlement Fees			
1101-1104	Settlement Fee and Title Examination		575.00	Title Company settlement & title exam.
1201	Recording Fee		105.00	Cost to record title with appropriate authorities.
1303	Carrier / Delivery Fee		100.00	Transportation of required documents to settlement company.
1108	Title Insurance (Combined)		2,787.80	Est. of lender & owner coverage. Actual costs per title company.
	Sub-Total Settlement Fees		3,567.80	
	Other Closing Costs			
1202/03	City / County / State Tax Stamps		3,626.37	Taxes paid by borrower related to home purchase.
1301	Survey		350.00	Survey preparation expense (Not Required for Condominiums)
	Realtor Admin Fee		350.00	Customary administrative fee to Real Estate Office.
	Sub-Total Other Closing Costs		4,326.37	
	Pre-Paid Expenses			
901	Interim Interest @ 63.2 per day		947.62	15 Days Interest. Actual interest will reflect number of days between
	2nd Trust Interest @ 0.0 per day		0.00	15 actual settlement date and the end of the calendar month.
903	Homeowner's Insurance First Year Premium		1,320.00	Must be secured by borrower prior to closing. (n/a if condo)
1001	H O, Insur, Escrow @ 110 per month		220.00	2 months insurance collected to establish escrow account.
1004	Property Taxes @ 482.2 per month		1,928.67	4 months property taxes collected to establish escrow account.
	HOA / Condo Fee @ -3975 per month		(3,975.00)	1 month paid at closing for upcoming month.
	Sub-Total Pre-Paid Expenses		441.29	
Total Closing Costs and Pre-Paid Expenses			\$ 9,261.46	

SUMMARY OF KEY INFORMATION			
Estimated Monthly Payment:		Transaction Summary	
First Trust (Prin. & Interest)	\$ 2,402	Purchase Price	\$ 660,000
Second Trust (Prin. & Interest)	0	Closing Cost & Pre-Paid estimate (per above)	9,261
Real Estate Taxes	482	VA Funding Fee or Financed MIP	0
Home Owners Insurance	110	First Trust Proceeds	(429,000)
Mortgage Insurance	0	Second Trust	0
Rental Income	(3,975)	Gifts Received	0
		Purchaser Deposit before Closing	0
Total Monthly Housing Payment	\$ (981)	Closing Costs paid by Seller (2)	0
		Lender Credit	0
		Return of Security Deposit	0
BRING CERTIFIED CHECK TO SETTLEMENT EQUAL TO THIS AMOUNT:			\$ 240,261

Applicant Signature & Date Signed

Company Representative

Applicant Signature & Date Signed