

# TABLE OF CONTENTS

<u>PAGE</u> <u>NO.</u>	<u>TOPIC</u>
1	How to Complete the Fees Worksheet and the Loan Estimate - Overview
3	Loan Estimate Disclosure
4	Good Faith Tolerance Requirements
5	Services That the Consumer May Shop For
5	Charges Subject to a 10% Cumulative Tolerance
7	Charges Subject to Zero Tolerance
8	Changed Circumstances That are Permitted
9	Changed Circumstances That Affect Eligibility
11	Timing for Revisions to the Loan Estimate
13	Guidelines for Completing the Loan Estimate - Step #1 - Complete the Fees Worksheet
14	Fees That DO Affect the APR
16	Fees That DO NOT Affect the APR
17	Sample Completed Fees Worksheet
18	Fees Worksheet - Explanation of Charges
18	Origination Charges
18	Other Charges
20	Title Charges
22	Government Recording & Transfer Charges
22	Additional Settlement Charges
23	What are Prepaids?
24	Reserves Deposited with Lender
26	How to Determine the Number of Months to Escrow for Property Taxes
29	Schedule of Tax Escrows Chart
30	Step #2 - Complete the Loan Estimate
31	Sample Completed Loan Estimate
34	Guidelines for Completing the Loan Estimate
34	Loan Estimate General Information - Page 1
37	Loan Terms
38	Projected Payments
39	Costs at Closing
39	Closing Cost Details - Page 2
40	Loan Costs
45	Other Costs
49	Total Closing Costs
50	Calculating Cash to Close
52	Alternative Calculating Cash to Close Table for Transactions Without a Seller
54	Adjustable Payment Table
55	Adjustable Interest Rate Table

**PAGE**  
**NO.**

**TOPIC**

57	Additional Information About This Loan - Page 3
57	Contact Information
57	Comparisons Table
58	Other Considerations