GOOD FAITH ESTIMATE - RESPA

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.

3/12/2008

Magnolia Financial Consultants, LTD

4125 Highway 15 N
ste 2
LAUREL, MS 39440
Phone: (601) 428-1005 Fax: (601) 649-7116

BORROWER(S):

PROPERTY:

Loan Program:

BuyDowns: **None**
Balloon in Months:
Note Rate: %
Term in Months: **360**
Loan to Value: **0.00** %
Cumulative LTV: **0.00** %

ESTIMATED CLOSING COSTS

801			$
802			
803 **			
804 **			
805			
806			
807			
808			
809			
810			
811			
1101			
1102			
1103			
1104			
1105			
1106			
1107			
1108			
1109			
1110			
1201			
1202			
1203			
1204			
1301			
1302			
1303			
1304			
1305			

Estimated Closing Costs (f.)	$	**0.00**
Discount (if Borrower pays) (h.)		**0.00**
Total Closing Costs	$	**0.00**

** these fees are non-refundable

a. Purchase price	$	**0.00**
b. Alterations, improvements, repairs		**0.00**
c. Land (if acquired separately)		**0.00**
d. Refinance (debts to be paid off)		**0.00**
e. Estimated Prepaid Items		**0.00**
f. Estimated Closing Costs		**0.00**
g. PMI, MIP, Funding Fee		**0.00**
h. Discount (if Borrower will pay)		**0.00**
i. Total costs (items a - h)		**0.00**
j. Subordinate Financing		**0.00**
k. Closing costs paid by Seller		**0.00**
l. **Application Deposit**		**0.00**
Earnest Money Deposit		**0.00**
		0.00
m. Loan Amount (base)		**0.00**
n. PMI,MIP, Funding Fee Financed		**0.00**
o. Loan Amt. with Mortgage Insurance		**0.00**

p. Cash from / (to) Borrower	$	**0.00**

ESTIMATED PREPAID ITEMS

901	Interest for ____ days @ **$0.00**		$	**0.00**
902	Mortgage Insurance Premium			**0.00**
903	Hazard Insurance Premium			**0.00**
904	Flood Insurance Premium			**0.00**
905	VA Funding Fee/HUD MIP			**0.00**
1001	Hazard Insurance	**0** Mths		**0.00**
1002	Mortgage Insurance	**0** Mths		**0.00**
1003		**0** Mths		**0.00**
1004	Property Taxes	**0** Mths		**0.00**
1005	Association Dues	**0** Mths		**0.00**
1006	Flood Insurance	**0** Mths		**0.00**
1007		**0** Mths		**0.00**
1008	**Aggregate Escrow**			**0.00**

Estimated Prepaid Items (e.)	$	**0.00**
Prepaid PMI, MIP, Funding Fee		**0.00**
Total Prepaid Items	$	**0.00**

PROPOSED PAYMENT (PITI)

First Mortgage (P&I)	$	**0.00**
Other Financing (P&I)		**0.00**
Hazard Insurance		**0.00**
Real Estate Taxes		**0.00**
Mortgage Insurance		**0.00**
Homeowner Assn. Dues		**0.00**
Other: Lines 1003, 1006, 1007		**0.00**

Total Payment (PITI)	$	**0.00**

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.
The undersigned acknowledges receipt to the booklet "Settlement Costs," and the Consumer Handbook on ARM Mortgages, if applicable.

Borrower Date

Co-Borrower Date

Byte Enterprises, Inc. 1-800-695-1008 (211)