

Disclosure Date: 10/15/2018	Loan Number: 4628100102
Lender Name: PROVIDENT FUNDING ASSOCIATES, L.P.	Lender Address: 3390 PEACHTREE RD NE, SUITE 300, ATLANTA, GA 30326
Lender Phone: (770) 717-1139	Lender NMLS ID: 3821
Borrower(s): HASMUKHBHAI PATEL & NAYANABEN HASMUKHBHAI PATEL	Mailing Address: 119 OLD AIRPORT RD 160, LAGRANGE, GA 30240
Loan Originator Name: Mataila Rita Hairston	Loan Originator Address: 12600 DEERFIELD PARKWAY, STE 100 , ALPHARETTA, GA 30004
Loan Originator Phone: (678) 451-0613	Loan Originator NMLS ID: 1612326

Dear Borrower(s):

Enclosed are certain disclosures prepared in relation to the loan you recently locked with PROVIDENT FUNDING ASSOCIATES, L.P.. These disclosures are provided in compliance with certain federal and state regulations, to assist you in understanding the terms and requirements of the loan you have locked. These disclosures do not constitute a commitment to lend.

In order to evaluate your loan application and ensure your rate lock is maintained, the following documents are required:

- Signed Loan Application Form 1003 (Joint Intent section at the top of page 1 must also be signed)
- Income Documentation
 - o Wages or Salary: most recent paystub and W-2
 - o Self-employment: most recent two years' individual federal tax returns (IRS Form 1040 including all schedules)
 - o Rental Income: individual federal tax returns (IRS Form 1040 including all schedules), two years for a subject property, one year for non-subject properties
 - o Retirement, Social Security, Annuity and Pension Income: benefit award letter and evidence of 2 consecutive months of receipt
 - o Other Types of Income (e.g. overtime, bonus, commission, public assistance, royalties, etc.) : award letter and/or evidence of 2 consecutive years of receipt
- Evidence of down payment and/or funds needed to close the loan with your most recent bank statement(s)
- Fully executed 4506-T form
- Preliminary Title report
- A copy of your current homeowner's insurance declarations page
- Fully executed purchase agreement or sales contract including all addenda
- Evidence of any Earnest Money Deposit made
- Property Appraisal

In addition, you may wish, and/or be required, to provide the following as applicable:

- A letter of explanation for any credit inquiries made into your credit report within the last 120 days; signed and dated
- A letter of explanation for any pooled funds, signed and dated
- Borrower's Certification & Authorization, signed and dated by all borrowers
- Valid non-permanent resident alien documentation
- Fully executed Anti-Steering/Loan Options disclosure and Broker Fee Agreement signed and dated by all borrowers

If, within the next 15 days, we do not receive the required documentation described above, your rate lock may be invalidated. Once this occurs, if you still wish to continue you will be subject to current pricing or your original locked pricing, whichever is worse.

Please retain these disclosures for your records. Generally, you are not required to sign and return these disclosures to us except as specified by your loan originator. Throughout the loan process, we may be required to provide you with additional disclosures. Any questions that you have regarding these and any subsequent disclosures should be directed to your loan originator. During the evaluation of your application, additional documents and loan conditions may be required to approve your loan. Your loan originator will contact you with any such requirements.

PROVIDENT FUNDING ASSOCIATES, L.P.

Prepaid Finance Charges Worksheet

This is an internal work document prepared by PROVIDENT FUNDING ASSOCIATES, L.P..

Borrower(s): HASMUKHBHAI PATEL AND NAYANABEN
HASMUKHBHAI PATEL

Date Prepared: 10/15/2018
Loan Number: 4628100102
Loan Amount: 260,000.00

Property Address: 237 TURNBRIDGE CIR, PEACHTREE CITY, GA 30269

This worksheet provides an itemization of prepaid finance charges and settlement charges, but does not cover all charges and credits associated with this loan. The amount financed is the loan amount less prepaid finance charges.

(X) If checked, all charges below are estimates.

<u>DESCRIPTION OF CHARGES</u>	<u>FINANCE CHARGE</u>	<u>SETTLEMENT CHARGE</u>
Prepaid Interest 3 days \$30.69 per day	\$ 92.07	
Administration Fee to Lender	975.00	
Appraisal Fee		690.00
Credit Report Fee to ThirdParty		28.00
GA Dept. of Banking Fee to ThirdParty	10.00	
Intangible Tax to CIAgent		780.00
Recording Fees and Other Taxes to CIAgent		80.00
Title-Closing Protection Letter to CIAgent	50.00	
Title-Document Preparation Fee to ThirdParty		75.00
Title-Lender's Title Insurance Fee to CIAgent		920.00
Title-Owner's Title Ins (Optional) to CIAgent		901.25
Title-Search/Exam/Abstract to ThirdParty		200.00
Title-Settlement/Escrow Fee to ThirdParty	790.00	
Transfer Taxes to CIAgent		325.00

Less Originator Paid Charges	(\$ 0.00)	(\$ 650.00)
TOTAL PREPAID FINANCE CHARGES	\$ 1,917.07	
AMOUNT FINANCED	\$ 258,082.93	
TOTAL SETTLEMENT CHARGES		\$ 3,349.25

Loan Estimate

DATE ISSUED 10/15/2018

APPLICANTS Hasmukhbhai Patel
119 OLD AIRPORT RD 160
LAGRANGE, GA 30240

PROPERTY 237 TURNBRIDGE CIR
PEACHTREE CITY, GA 30269

SALE PRICE \$325,000

LOAN TERM 15 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA _____
LOAN ID # 4628100102
RATE LOCK NO YES, until 12/3/2018 at 11:57 am PST

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 10/29/2018 at 8:00 pm PST

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$260,000	NO
Interest Rate	4.250%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,955.92	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments	
Payment Calculation	Years 1 - 15
Principal & Interest	\$1,955.92
Mortgage Insurance	+ \$0
Estimated Escrow <i>Amount can increase over time</i>	+ \$532
Estimated Total Monthly Payment	\$2,488
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$532 a month
	<p>This estimate includes</p> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
	<p>In escrow?</p> <p>YES YES</p>

Costs at Closing	
Estimated Closing Costs	\$8,713 Includes \$3,738 in Loan Costs + \$5,625 in Other Costs – \$650 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$70,513 Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Additional Information About This Loan

LENDER PROVIDENT FUNDING ASSOCIATES, L.P.

NMLS/GA LICENSE ID 3821

LOAN OFFICER

NMLS/GA LICENSE ID

EMAIL

PHONE

MORTGAGE BROKER Atlantic Home Mortgage LLC

NMLS/GA LICENSE ID 1711271

LOAN OFFICER Mataila Rita Hairston

NMLS/GA LICENSE ID 1612326

EMAIL mataila.hairston@atlantichm.com

PHONE (678) 451-0613

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$121,185	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$69,062	Principal you will have paid off.
Annual Percentage Rate (APR)	4.360 %	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	35.445%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than <u>15</u> days late, we will charge a late fee of _____ <u>5% or the maximum allowable by state law, of the total principal and interest.</u>
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

HASMUKHBHAI PATEL

Date

NAYANABEN HASMUKHBHAI PATEL

Date

Loan Estimate

DATE ISSUED 10/15/2018

APPLICANTS HASMUKHBHAI PATEL
119 OLD AIRPORT RD 160
LAGRANGE, GA 30240

NAYANABEN HASMUKHBHAI PATEL
119 OLD AIRPORT RD 160
LAGRANGE, GA 30240

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

_____ HASMUKHBHAI PATEL	_____ Date	_____ Date
_____ NAYANABEN HASMUKHBHAI PATEL	_____ Date	_____ Date

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.