FREEDOM MORTGAGE®
30 Lake Ctr 401 Rte 73 Ste 110 · Marlton, NJ 08053

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED	09/09/2026
APPLICANTS	JANE DOE 000 Main Street Anytown,IN 00000
PROPERTY	000 Main Street Anytown,IN 00000
EST. PROP. VALUE	$295,000

LOAN TERM	30 years
PURPOSE	Refinance
PRODUCT	Fixed Rate
LOAN TYPE	☒ Conventional ☐ FHA ☐ VA ☐ ___________
LOAN ID#	00000000000
RATE LOCK	☐ NO ☒ YES, until 11/02/2026 at 11:59 PM ET *Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on* ***09/23/2026*** *at 11:59 PM ET*

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$236,000	**NO**
Interest Rate	7.125%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$1,589.98	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation		**Years 1-30**
Principal & Interest		$1,589.98
Mortgage Insurance	+	0
Estimated Escrow *Amount can increase over time*	+	301
Estimated Total Monthly Payment		$1,891

Estimated Taxes, Insurance & Assessments *Amount can increase over time*	$301 a month	**This estimate includes** ☒ Property Taxes ☐ Homeowner's Insurance ☐ Other: *See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.*	**In escrow?** **YES**

Costs at Closing

Estimated Closing Costs	$15,548	Includes $9,419 in Loan Costs + $6,129 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Estimated Cash to Close	$12,709	Includes Closing Costs. *See Calculating Cash to Close on page 2 for details.* ☐ From ☒ To Borrower

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

Closing Cost Details

Loan Costs

A. Origination Charges	$6,632
2.81% of Loan Amount (Points)	$6,632

B. Services You Cannot Shop For	$758
Appraisal Fee	$580
Credit Report Fee	$178

C. Services You Can Shop For	$2,029
Flood Determination Fee	$18
Tax Related Service Fee	$85
Title – Endorsement Environmental	$25
Title – Endorsement FL Form 9	$126
Title – Endorsement Survey	$25
Title – Lender's Title Insurance	$1,255
Title – Settlement/Closing Fee	$495

D. TOTAL LOAN COSTS (A + B + C)	$9,419

Other Costs

E. Taxes and Other Government Fees	$1,444
Recording Fees and Other Taxes	$146
Transfer Taxes	$1,298

F. Prepaids	$4,082
Homeowner's Insurance Premium (months)	
Mortgage Insurance Premium (months)	
Prepaid Interest ($46.71 per day for 10 days @ 7.125%)	$467
Property Taxes (12 months)	$3,615

G. Initial Escrow Payment at Closing					$603
Homeowner's Insurance		per month for		mo.	
Mortgage Insurance		per month for		mo.	
Property Taxes	$301.27	per month for	2	mo.	$603

H. Other	

I. TOTAL OTHER COSTS (E + F + G + H)	$6,129

J. TOTAL CLOSING COSTS	$15,548
D + I	$15,548
Lender Credits	

Calculating Cash to Close

Loan Amount	$236,000
Total Closing Costs (J)	-$15,548
Estimated Total Payoffs and Payments	-$207,743
Estimated Cash to Close ☐ **From** ☒ **To Borrower**	$12,709
Estimated Closing Costs Financed (Paid from your Loan Amount)	$15,548

Additional Information About This Loan

LENDER	Freedom Mortgage Corporation	**MORTGAGE BROKER**	
NMLS / ___ LICENSE ID	2767	**NMLS / ___ LICENSE ID**	
LOAN OFFICER	SAMPLE	**LOAN OFFICER**	
NMLS / ___ LICENSE ID	SAMPLE	**NMLS / ___ LICENSE ID**	
EMAIL	SAMPLE	**EMAIL**	
PHONE	SAMPLE	**PHONE**	

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	$105,284	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	$13,556	Principal you will have paid off.
Annual Percentage Rate (APR)	7.469%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	142.735%	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
☐ will allow, under certain conditions, this person to assume this loan on the original terms.
☒ 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 *15* days late, we will charge a late fee of *5% of the overdue monthly principal and interest payment.*

Loan Acceptance
You do not have to accept this loan because you have received this form or signed a loan application.

Liability after Foreclosure
Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

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
☒ to service your loan. If so, you will make your payments to us.
☐ to transfer servicing of your loan.