

# Zillow Home Loans, LLC

2600 Michelson Drive Suite 1201 - Irvine, CA 96212

Save this Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

DATE ISSUED 11/24/2020  
 APPLICANTS [REDACTED]  
 [REDACTED]  
 Hayward, CA 94544  
 PROPERTY [REDACTED]  
 Hayward, CA 94544  
 PROP. VALUE \$775,000

LOAN TERM 30 years  
 PURPOSE Refinance  
 PRODUCT Fixed Rate  
 LOAN TYPE  Conventional  FHA  VA  \_\_\_\_\_  
 LOAN ID # [REDACTED]  
 RATE LOCK  NO  YES, until 1/4/2021 at 5:00 PM EST  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 12/10/2020 at 5:00 PM CST*

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$375,000	NO
Interest Rate	2.5 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,481.70	NO
	<b>Does the loan have these features?</b>	
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$1,481.70	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	0
<b>Estimated Total Monthly Payment</b>	<b>\$1,481.70</b>	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$700 Monthly	<b>This estimate includes</b> <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>
		<b>In escrow?</b> NO NO

Costs at Closing		
Estimated Closing Costs	\$1,414	Includes \$1,874 in Loan Costs + \$478 in Other Costs - \$938 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$1,735	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.

## Closing Cost Details

### Loan Costs

<b>A. Origination Charges</b>	<b>\$850</b>
% of Loan Amount (Points)	
Origination Fee	\$850

<b>B. Services You Cannot Shop For</b>	<b>\$24</b>
Credit Report	\$24

<b>C. Services You Can Shop For</b>	<b>\$1,000</b>
Title - Lender's Title Insurance	\$450
Title - Settlement Fee	\$550

<b>D. TOTAL LOAN COSTS (A + B + C)</b>	<b>\$1,874</b>
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### Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$375</b>
Recording Fees and Other Taxes	\$375
Transfer Taxes	

<b>F. Prepays</b>	<b>\$103</b>
Homeowner's Insurance Premium ( months)	
Mortgage Insurance Premium ( months)	
Prepaid Interest (\$25.6849 per day for 4 days @2.5 %)	\$103
Property Taxes ( months)	

<b>G. Initial Escrow Payment at Closing</b>	<b>\$0</b>
Homeowner's Insurance	per month for mo.
Mortgage Insurance	per month for mo.
Property Taxes	per month for mo.

<b>H. Other</b>	<b>\$0</b>
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<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	<b>\$478</b>
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<b>J. TOTAL CLOSING COSTS</b>	<b>\$1,414</b>
D + I	\$2,352
Lender Credits	-\$938

### Calculating Cash to Close

Loan Amount	\$375,000
Total Closing Costs (J)	-\$1,414
Estimated Total Payoffs and Payments	-\$371,851
<b>Estimated Cash to Close</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<b>\$1,735</b>

Estimated Closing Costs Financed (Paid from your Loan Amount)	<b>\$0</b>
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## Additional Information About This Loan

**LENDER** Zillow Home Loans, LLC  
**NMLS/ CA LICENSE ID** [REDACTED]  
**LOAN OFFICER** [REDACTED]  
**NMLS/ CA LICENSE ID** [REDACTED]  
**EMAIL** [REDACTED]@zillowhomeloans.com  
**PHONE** [REDACTED]

**MORTGAGE BROKER**  
**NMLS/ \_\_\_ LICENSE ID**  
**LOAN OFFICER**  
**NMLS/ \_\_\_ LICENSE ID**  
**EMAIL**  
**PHONE**

### Comparisons

Use these measures to compare this loan with other loans.

<b>In 5 Years</b>	<b>\$90,879</b> Total you will have paid in principal, interest, mortgage insurance, and loan costs. <b>\$44,717</b> Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	<b>2.531 %</b> Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	<b>42.271 %</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

<b>Appraisal</b>	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.
<b>Assumption</b>	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.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than <i>15 days</i> late, we will charge a late fee of <i>5% of the principal and interest overdue</i> .
<b>Liability after Foreclosure</b>	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.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" 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.

11/24/2020

Date

