

<p><b>CMG Required Forms:</b> (go to cmgbanking.com)</p> <ul style="list-style-type: none"> <li>• Settlement Service Provider List</li> <li>• Mortgage Broker Fee Agreement (state-specific for CA, CO, SC, WI)</li> <li>• Itemization of fees</li> <li>• Intent to Proceed</li> </ul> <p><b>Initial 1003 MUST BE DATED</b></p>	<p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• 2010 GFE required on loans with an initial application dated on or after 1/1/10</li> <li>• No GFE on Home Owner Accelerator Loans</li> <li>• No GFE (or other disclosures) on TBD properties</li> </ul>
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GFE FAQs: [www.hud.gov/respa](http://www.hud.gov/respa)

<p align="center"><b>COMPLETING THE GFE</b> (Not Locked)</p>	
PAGE 1 Important Dates #1	Must have a date; may have a time
PAGE 1 Important Dates #2	10 <b>business</b> days from date of GFE
PAGE 1 Important Dates #3	<b>Input "N/A"</b>
PAGE 1 Important Dates #4	<b>7 days</b>
PAGE 2 #1. Our origination charge	<ul style="list-style-type: none"> <li>• Include all broker origination fees and all lender origination fees.</li> <li>• Refer to 'GFE_CMG_Fees' at cmgbanking.com for lender fees</li> <li>• Broker portion of origination fees needs to match MBFA and Itemization</li> <li>• YSP is not to be included; increase origination fee accordingly.</li> </ul> <p><b>ZERO TOLERANCE; broker portion can <i>never</i> change regardless of Changed Circumstances</b></p>
PAGE 2 #2. Your credit or charge (points) for the specific interest rate chosen	<ul style="list-style-type: none"> <li>• Do not check box 1</li> <li>• Check box 2 if YSP; include dollar amount and interest rate; show amount as a negative number in the column</li> <li>• Check box 3 if discount points or par pricing; enter dollar amount of points (0.00 if par) and interest rate</li> </ul> <p><b>ZERO TOLERANCE once rate is locked</b></p>
PAGE 2 A Your Adjusted Origination Charges	Total of #1 and #2; if YSP, #2 is subtracted from #1
PAGE 2 #3. Required services we select	Include Appraisal (see GFE_Appraisal_Fees at cmgbanking.com for CMG's fees), broker credit report fee, UFMIP, VAFF, HOA Fees, CMG's Doc Prep and Flood Cert fees on FHA loans, 3rd party/contract processor fee
PAGE 2 Title service and lender's title insurance	<p><b>10% Aggregate Tolerance</b></p> <ul style="list-style-type: none"> <li>• Include all title-related services</li> <li>• Include the name, address and phone of at least one title company on the Settlement Service Provider List</li> <li>• Required to be disclosed on all purchases, regardless of who is paying</li> <li>• If refinance, enter "N/A"</li> </ul>
PAGE 2 Owner's title insurance	<p><b>10% Tolerance</b></p> <ul style="list-style-type: none"> <li>• Include any service required to close the loan for which the borrower can choose who does the work</li> <li>• Examples include survey, inspections, HUD counselor</li> <li>• Must list at least one service provider for each service listed on separate Settlement Service Provider List (see GFE_SSP_List at cmgbanking.com)</li> </ul>
PAGE 2 #6. Required services that you can shop for	<p><b>10% Aggregate Tolerance</b></p> Enter the total estimated recording charges, except transfer taxes
PAGE 2 #7. Government recording charges	<p><b>10% Tolerance</b></p> Enter the total amount of any transfer taxes (state/county tax stamps, FL intangible tax), regardless of who is paying
PAGE 2 #8. Transfer taxes	<p><b>ZERO TOLERANCE</b></p> If "Yes, you have an escrow account ..." is checked in the Escrow Account Information on Page 1, complete this section
PAGE 2 #9. Initial deposit for your escrow account	<p><b>Not subject to tolerance</b></p> <ul style="list-style-type: none"> <li>• Once locked, use the per diem amount based on the actual rate</li> <li>• For number of days, calculate number of days left in month after settlement date used)</li> </ul>
PAGE 2 #10. Daily interest charges	<p><b>Not subject to tolerance</b></p> <ul style="list-style-type: none"> <li>• Must be included unless condo</li> <li>• Also include flood, windstorm, etc.</li> </ul>
PAGE 2 Homeowner's insurance	<p><b>Not subject to tolerance</b></p> <ul style="list-style-type: none"> <li>• The first column, "The loan in this GFE" must be completed</li> <li>• The other 2 columns are not required to be completed; <i>they cannot be partially completed</i></li> </ul>
PAGE 3 Using the tradeoff table	
PAGE 3 Using the shopping chart	This chart does not need to be completed