

Many fields on the **Loan Estimate** are populated from the corresponding field on the **Fees Worksheet**. The following tables show the mappings for fields that are not populated directly from the same field on the **Fees Worksheet**.

Loan Estimate

Loan Estimate		
	Mapped from	
Section/Field	Screen	Section/Field
Applicants Names Address	Borrower Information, Loan Application Sect 1	Borrower/Co-Borrower Mailing Address
Property	Borrower Information	Subject Property
Sales Price	Borrower Information	Purchase Price
Est. Property Value/Appraised Value	Borrower Information	Appraised Value
Loan Term	Borrower Information	Loan Summary, Term/Due
Purpose	Borrower Information	Loan Summary
Product	Truth-In-Lending	Summary of Combination Fields
Loan Type	Borrower Information	Loan Summary
Rate Lock	Registration and Rate Lock	Rate Lock Period

Loan Terms

Loan Estimate		
	Mapped From	
Field	Screen	Section/Field
Loan Amount	Truth-In-Lending	Summary of Loan Total Loan Amount
Can This Increase?	Truth-In-Lending	Summary of Loan Even if payments are made on time, can the Loan Balance rise? check box
Goes, Can Go, as high as, Increases, Can Increase until	Truth-In-Lending	Payment Schedule
Interest Rate	Truth-In-Lending	Summary of Loan Initial Interest Rate
Can this increase?	Truth-In-Lending	Determined by various loan data and loan terms
Adjusts every starting in Goes, Can Go, as high as, in See AIR Table page 2 for details	Truth-In-Lending	Adj Period 1st Change Summary of Loan Variable Rate Feature check box
Monthly P & I	Truth-In-Lending	Summary of Loan Monthly Payment
Can this increase?	Truth-In-Lending	Payment Schedule, worst case scenario
Adjusts every starting in Goes, Can Go, as high as, in Includes only interest and not principal until See AIR Table page 2 for details	Truth-In-Lending	Adj Period 1st Change Summary of Loan Initial Pmt Rate Period when Interest Only During Initial Pmt Rate Period check box selected Variable Rate Feature check box

Prepayment Penalty Penalty	Truth-In-Lending	Prepayment
Balloon Payment		Calculated
You will have to pay \$ at the end of	Truth-In-Lending	Payment Schedule

Projected Payments

Loan Estimate		
	Mapped From	
Section/Field	Screen	Section/Field
Principal & Interest	Truth-In-Lending	Payment Schedule
Mortgage Insurance	Truth-In-Lending	Payment Schedule
Estimated Escrow	Fees Worksheet	G. Initial Escrow Payment at Closing total of all items with the Escrowed check box selected
Estimated Total Monthly Payment		Calculated Field
Estimated Taxes, Insurance, and Assessments	Fees Worksheet	G. Initial Escrow Payment at Closing total of all items that contain a monthly amount value
This Estimate Includes	Fees Worksheet	G. Initial Escrow Payment at Closing fees that contain a value for the corresponding category, i.e., Insurance, Taxes, Other
In Escrow	Fees Worksheet	<p>G. Initial Escrow Payment at Closing</p> <p>Yes = At least one item in the category has the Escrowed check box selected.</p> <p>No = None of the items in the category have the Escrowed check box selected.</p> <p>Yes Some = Only applies to Other. Some items have the Escrowed check box</p>

		selected and some do not.
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Fees

Loan Estimate		
	Mapped From	
Section/Field	Screen	Section/Field
I. Total Other Costs	Loan Estimate	The sum of sections E, F, G, and H
J. Total Closing Costs Lender Credits	Loan Estimate Payoffs and Adjustments	The sum of all closing costs (A through H) Total Lender Credits (displayed as a negative value)

Calculating Cash To Close

Loan Estimate		
	Mapped From	
Section/Field	Screen	Section/Field
Standard Form		
Total Closing Costs J	Loan Estimate	The sum of all closing costs (A through H)
Closing Costs Financed	Loan Estimate	Calculated
Down Payment/Funds from Borrower	Fees Worksheet	Calculated
Deposit	Payoffs and Adjustments	Total Seller Credits (displayed as a negative value)
Adjustments and Other Credits	Payoffs and Adjustments	
Estimated Cash to Close		Calculated
Alternative Form*		
Loan Amount	Borrower Information	Loan Summary w/MIP, FF
Total Closing Costs (J)	Loan Estimate	The sum of all closing costs (A through H), displayed as a negative value
Estimated Total Payoffs and payments	Payoffs & Adjustments	
Estimated Cash to Close		Calculated
Estimated Closing Cost Financed		Calculated

**Not applicable for loans that have a seller*

Adjustable Payment (AP) Table

Loan Estimate		
	Mapped From	
Section/Field	Screen	Section/Field
Interest Only Payments?	Truth-In-Lending	Payment Adjustments Interest Only during Initial Pmt Rate Period
Optional Payments?	Truth-In-Lending	Optional Payments
Step Payments?	Truth-In-Lending	Graduated Payments Mtg Years
Monthly Principal and Interest		
First Change/Amount	Truth-In-Lending	Payment Adjustments Initial Pmt Rate Period ____ mths
Subsequent Changes	Truth-In-Lending	Payment Adjustments Adj Period
Maximum Payment		Calculated

Adjustable Interest Rate (AIR) Table

Loan Estimate		
	Mapped From	
Section/Field	Screen	Section/Field
Index + Margin	Truth-In-Lending	Rate Adjustments Margin Index Type Index Type
Step Rate (Increases in Interest Rate)	Truth-In-Lending	Buydown Mortgage
Initial Interest Rate	Truth-In-Lending	Higher Value of: Loan Information, Note Rate, Rate Adjustments, Margin + Index
Minimum Interest	Truth-In-Lending	Rate Adjustments Floor
Maximum Interest Rate	Truth-In-Lending	Rate Adjustments Life Cap
Change Frequency		
First Change	Truth-In-Lending	Rate Adjustments 1st Change
Subsequent Changes	Truth-In-Lending	Rate Adjustments Adj. Period ____ mths
Limits on Interest Rate Change		
First Change	Truth-In-Lending	Rate Adjustments 1st Adj. Cap
Subsequent Changes	Truth-In-Lending	Rate Adjustments Adj. Cap

Comparisons

Loan Estimate		
	Mapped from	
Section/Field	Screen	Section/Field
Loan Costs	Truth-In-Lending Loan Estimate	Sum of the first 60 payments on the Payment Schedule, Section D. Total Loan Costs, and Section F. Prepaid Interest
Principal Paid	Truth-In-Lending	Payment Schedule - estimated principal paid in the first five years
APR	Truth-In-Lending	Payment Schedule APR
TIP	Truth-In-Lending	Payment Schedule TIP

Other Considerations

Loan Estimate		
	Mapped From	
Section/Field	Screen	Section/Field
Assumptions	Truth-In-Lending	Assumption
Late Payment If payment is more than ____ days late You will be charged	Truth-In-Lending	Late Charge
Servicing	Truth-In-Lending	Servicing