

Example # 1.1 Initial GFE

Loan Amount		\$200,000
Interest Rate		5.00%
Administrative Fee		\$500
Origination Fee	1.00%	\$2,000
YSP	2.00%	\$4,000

Your Adjusted Origination Charges	
1 Our Origination Charge This is the charge for getting this loan for you.	\$2,500
2 Your credit or charge (points for the specific interest rate chosen) <input type="checkbox"/> The credit or charge for the interest rate of <input type="text"/> in included in "Our origination charge (see item 1 above) <input checked="" type="checkbox"/> You receive a credit of <input type="text" value="\$4,000"/> for this interest rate of <input type="text" value="5.00%"/> This credit reduces your settlement charges <input type="checkbox"/> You pay a charge of <input type="text"/> for this interest rate of <input type="text"/> The charge (points) increases you total settlement charges.	\$4,000
A Your Adjusted Origination Charges	-\$1,500

**Example # 1.2 Revised GFE
Changed Circumstance**

Loan Amount		\$210,000
Interest Rate		5.00%
Administrative Fee		\$500
Origination Fee	1.00%	\$2,100
YSP		\$3,500

Your Adjusted Origination Charges	
1 Our Origination Charge This is the charge for getting this loan for you.	\$2,600
2 Your credit or charge (points for the specific interest rate chosen) <input type="checkbox"/> The credit or charge for the interest rate of <input type="text"/> in included in "Our origination charge (see item 1 above) <input checked="" type="checkbox"/> You receive a credit of <input type="text" value="\$3,500"/> for this interest rate of <input type="text"/> This credit reduces your settlement charges <input type="checkbox"/> You pay a charge of <input type="text"/> for this interest rate of <input type="text"/> The charge (points) increases you total settlement charges.	\$3,500
A Your Adjusted Origination Charges	-\$900

Example # 1.3 VA IRRRLS

Changed Circumstance

Loan Amount	\$277,716		
Interest Rate	4.75%		
Administrative Fee	\$0		
Origination Fee	\$2,777	Block 1	801
YSP	\$0		
Loan Discount to HSOA	\$2,083	-0.75 Block 2	802
Broker Discount Points	\$3,471	-1.25 Block 1	813

Your Adjusted Origination Charges	
1 Our Origination Charge This is the charge for getting this loan for you.	\$6,248
2 Your credit or charge (points for the specific interest rate chosen) <input type="checkbox"/> The credit or charge for the interest rate of <input type="text"/> in included in "Our origination charge (see item 1 above) <input type="checkbox"/> You receive a credit of <input type="text"/> for this interest rate of <input type="text"/> This credit reduces your settlement charges <input checked="" type="checkbox"/> You pay a charge of <input type="text"/> \$2,083 for this interest rate of <input type="text"/> 4.75% The charge (points) increases you total settlement charges.	\$2,083
A Your Adjusted Origination Charges	\$8,331

Example # 1.4 VA IRRRLS

Changed Circumstance

Loan Amount	\$277,716
Interest Rate	5.00%
Administrative Fee	\$0
Origination Fee	1.00% \$2,771
YSP	1.50% \$4,165

Your Adjusted Origination Charges	
1 Our Origination Charge This is the charge for getting this loan for you.	\$6,936
2 Your credit or charge (points for the specific interest rate chosen) <input type="checkbox"/> The credit or charge for the interest rate of <input type="text"/> in included in "Our origination charge (see item 1 above) <input checked="" type="checkbox"/> You receive a credit of <input type="text"/> for this interest rate of <input type="text"/> This credit reduces your settlement charges <input type="checkbox"/> You pay a charge of <input type="text"/> for this interest rate of <input type="text"/> The charge (points) increases you total settlement charges.	\$4,165
A Your Adjusted Origination Charges	\$2,771

**Example # 1.5 .Revised GFE
Changed Circumstance**

- Loan Amount
- Interest Rate
- Administrative Fee
- Origination Fee
- YSP

Your Adjusted Origination Charges	
<p>1 Our Origination Charge This is the charge for getting this loan for you.</p>	
<p>2 Your credit or charge (points for the specific interest rate chosen)</p> <p><input type="checkbox"/> The credit or charge for the interest rate of <input type="text"/> in included in "Our origination charge (see item 1 above)</p> <p><input checked="" type="checkbox"/> You receive a credit of <input type="text"/> for this interest rate of <input type="text"/> This credit reduces your settlement charges</p> <p><input type="checkbox"/> You pay a charge of <input type="text"/> for this interest rate of <input type="text"/> The charge (points) increases you total settlement charges.</p>	
A Your Adjusted Origination Charges	

**Example # 1.6 Revised GFE
Changed Circumstance**

- Loan Amount
- Interest Rate
- Administrative Fee
- Origination Fee
- YSP

Your Adjusted Origination Charges	
<p>1 Our Origination Charge This is the charge for getting this loan for you.</p>	
<p>2 Your credit or charge (points for the specific interest rate chosen)</p> <p><input type="checkbox"/> The credit or charge for the interest rate of <input type="text"/> in included in "Our origination charge (see item 1 above)</p> <p><input checked="" type="checkbox"/> You receive a credit of <input type="text"/> for this interest rate of <input type="text"/> This credit reduces your settlement charges</p> <p><input type="checkbox"/> You pay a charge of <input type="text"/> for this interest rate of <input type="text"/> The charge (points) increases you total settlement charges.</p>	
A Your Adjusted Origination Charges	

