ASHFORD & PIKE

HOME MORTGAGE, LLC
4100 North Lamar Blvd., Suite 220
Austin, TX 78756
Phone: [REDACTED]

Loan Estimate

Date Issued: June 16, 2026
Loan ID: [REDACTED]
Loan Officer: [REDACTED]
Loan Officer NMLS: [REDACTED]

Applicants

Borrower	[REDACTED]
Co-Borrower	[REDACTED]
Current Address	[REDACTED]
Property Address	[REDACTED]
Purpose	Purchase
Property Type	Single-family residence
Occupancy	Primary residence

Loan Terms

Loan Amount	Interest Rate	Monthly Principal & Interest	Prepayment Penalty	Balloon Payment
$405,000.00	6.625%	$2,593.32	No	No

Projected Payments

Payment Years	Principal & Interest	Mortgage Insurance	Estimated Escrow	Estimated Total Monthly Payment
Years 1-30	$2,593.32	$0.00	$793.50	$3,386.82

Loan Cost Summary

Item	Amount
Origination charges	$4,050.00
Services borrower did not shop for	$1,685.00
Services borrower did shop for	$2,875.00
Taxes and other government fees	$235.00
Prepaids	$4,126.70
Initial escrow payment at closing	$3,512.42
Other	$1,120.00
Total estimated closing costs	$17,604.12
Estimated cash to close	$102,604.12

Comparison Information

APR	Total Interest Percentage	In 5 Years You Will Have Paid	Principal Paid in 5 Years
6.881%	130.642%	$204,057.30	$22,213.91

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Closing Cost Details

Loan Costs	Amount
A. Origination Charges	$4,050.00
1.000% of Loan Amount (Points)	$4,050.00
B. Services You Cannot Shop For	$1,685.00
Appraisal Fee	$675.00
Credit Report Fee	$72.00
Flood Certification Fee	$14.00
Tax Service Fee	$89.00
Lender Attorney Review	$250.00
Verification Services	$185.00
Wire Transfer Fee	$400.00
C. Services You Can Shop For	$2,875.00
Title - Lender Title Policy	$1,120.00
Title - Settlement Agent Fee	$650.00
Survey Fee	$550.00
Home Inspection	$300.00

Other Costs

Other Costs	Amount
E. Taxes and Other Government Fees	$235.00
Recording Fees and Other Taxes	$235.00
F. Prepaids	$4,126.70
Homeowner's Insurance Premium (12 months)	$2,280.00
Prepaid Interest (15 days at $73.56/day)	$1,103.40
Property Taxes (2 months)	$743.30
G. Initial Escrow Payment at Closing	$3,512.42
Homeowner's Insurance ($190.00/month for 3 months)	$570.00
Property Taxes ($743.30/month for 3 months)	$2,229.90
Aggregate Adjustment	$712.52
H. Other	$1,120.00
Owner's Title Policy	$1,120.00
Total Closing Costs	$17,604.12

The figures above may change before closing if the interest rate lock expires, the settlement date changes, or third-party service provider selections change.

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Loan Program and Lock Information

Program	Conventional Fixed Rate - 30 Year
Amortization Type	Fixed principal and interest payment
Loan Term	360 months
Sales Price	$506,250.00
Down Payment	$101,250.00
Loan-to-Value	80.00%
Debt-to-Income Ratio	[REDACTED]
Credit Score Used	[REDACTED]
Rate Lock Expiration	July 31, 2026 at 5:00 PM Central Time
Escrow Account	Required for taxes and insurance

Conditions Prior to Closing

Condition
Fully executed purchase contract and any amendments must be received and reviewed.
Satisfactory appraisal supporting value and property condition.
Acceptable title commitment with clear lender policy requirements.
Verification of assets sufficient for down payment, closing costs, and reserves.
Most recent paystubs and verbal verification of employment prior to funding.
Evidence of homeowner's insurance with first-year premium paid at closing.
No material adverse change in credit, income, employment, assets, or property condition prior to funding.

Important Loan Information

Feature	Answer
Assumption	This loan is not assumable.
Servicing	The lender may transfer servicing after closing.
Late Payment	If payment is more than 15 days late, a late charge of 5.000% of the overdue principal and interest may apply.
Refinance	Future refinancing is not guaranteed and depends on market conditions and borrower qualification.
Appraisal	The applicant may receive a copy of the appraisal and any written valuations promptly upon completion.

Acknowledgment

By signing below, the applicants acknowledge receipt of this Loan Estimate and related pricing summary. This acknowledgment does not require the applicants to accept this loan or proceed with this lender.

Borrower Signature Date Co-Borrower Signature Date