EXHIBIT 3

McCUE MORTGAGE

Our family helping Connecticut families for 60 years

The McCue Mortgage Initial Good Faith (GFE) Worksheet

Broker Company:	
Broker Email:	
Borrower:	
Co Borrower:	
Property Address	

PLEASE COMPLETE THIS FORM BY SELECTING THE APPROPRIATE LINE #/FEE DESCRIPTION AND ENTER IN THE "FEES CHARGED" COLUMN. CARRY OVER ANY MCCUE FEES SPECIFIC TO THE TRANSACTION TO THE "FEES CHARGED" COLUMN AND SUB -TOTAL EACH BLOCK.

SECTION A – YOUR ADJUSTED ORIGINATION CHARGES

Block 1: NO CHANGE ALLOWED

Your Adjusted Origination Charges – All Lender/ Broker/ Administrative Fees including Yield Spread Premium

McCue Line #	Fee Description	Fee $ Amount	Fees Charged
808	McCue Inspection (Post Closing) CHFA (omit for CHFA/VA)	$100	
810	McCue Commitment Fee (omit for CHFA)	$575	
	Broker DAP Origination Fee	$100	
	Broker Origination Fee		
	McCue DAP Origination	$100	
	Broker Processing Fee (omit for CHFA)		
	Broker Underwriting Fee (AUS)		$18
	Broker Yield Spread Premium		
	Broker Administrative Fee (omit for CHFA)		
	Broker Application Fee (omit for CHFA)		
	Broker Work Number Fee (actual charge)		
	Condo Questionnaire Fee		
	Select appropriate fee for property type		
	Appraisal Management Co. Admin. Fee CHFA, FHA, CNV - Single Family	$86.25	
	Appraisal Management Co. Admin. Fee CHFA, FHA, CNV - Multi-Family	$115	
	Appraisal Management Co. Admin. Fee FHA, CNV - JUMBO Single Family	$121.90	
	Block 1 Subtotal of Fees Charged		

Block 2/Box 2:

You receive a Credit (YSP) for this Interest Rate _____%. This credit reduces your settlement charges.

McCue Line #	Fee Description	Fee $ Amount	Fees Charged
	Yield Spread Premium	( )	( )
	Block 1 /Box 2 Sub-Total of Fee Charged		( )

A = Block 1 Subtotal minus Block2/Box 2 Subtotal = _____

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SECTION B - YOUR CHARGES FOR ALL OTHER SETTLEMENT SERVICES

Block 3: **10% CHANGE ALLOWED** Services Required by Lender

McCue Line #	Fee Description Select appropriate fee for property type	Fee $ Amount	Fees Charged
804	McCue Appraisal Fee (FHA or CNV) Single Family -	$375	
804	McCue Appraisal Fee (FHA or CNV) – Multi-Family	$500	
804	McCue Appraisal Fee – VA Single Family	$375	
	McCue Appraisal Fee – VA Multi-Family	$550	
	McCue Appraisal Fee – VA Condo	$400	
804	McCue Appraisal Fee (FHA or CNV) JUMBO SF Call for a quote on Multi-family JUMBO loans	$530	
804	McCue 2nd Appraisal Fee (FHA or CNV - See product description for Program)		
805	Broker Credit Report Fee (actual charge)		
	Broker Flood Certification Fee		
902	Up Front Mortgage Insurance Premium		
902	VA Funding Fee		
	Compliance Inspection by Appraiser – VA	$100	
	Compliance Inspection by Appraiser – FHA	$125	
	Block 3 Sub-Total of Fees Charged		

Block 4: **10% CHANGE ALLOWED –** Title Services & Lender's Title Insurance

McCue Line #	Fee Description	Fee $ Amount	Fees Charged
1102	Settlement Agent : Global Edge Solutions LLC	$725	$725
1102	McCue Assignment Fee – CHFA	$53	
1104	McCue Title Ins Premium To be calculated by McCue Personnel*		
	Block 4 Sub-Total of Fees Charged		

Block 5: **10% CHANGE ALLOWED – Owner's Title Insurance**

McCue Line #	Fee Description	Fee $ Amount	Fees Charged
1103	Owner's Title Insurance Enhanced Premium To be calculated by McCue Personnel*		
	Block 5 Sub-Total of Fees Charged		

Block 6: REQUIRED SERVICES THAT YOU CAN SHOP FOR

McCue Line #	Fee Description	Fee $ Amount	Fees Charged
	Water Test (VA)	$125	$125
	Block 6 Sub-Total Fees Charged	0	NA

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Block 7: **10% CHANGE ALLOWED – Government Recording Charges**

McCue Line #	Fee Description	Fee $ Amount	Fees Charged
1202	Government Recording Charges	$300	$300
	Block 7 Sub-Total Fees Charged		$300

Block 8: **No Changes Allowed – Transfer Taxes**

McCue Line #	Fee Description	Fee $ Amount	Fees Charged
	Transfer Taxes – Include only if borrower pays. (Must be on the sales contract)		
	Block 8 Sub-Total Fees Charged		

Block 9: Initial Deposit for Escrow

McCue Line #	Fee Description	Monthly Escrow Amount	Escrow to be Collected
1002	Hazard Insurance Premium (2 months premiums)		
1003	Real Estate Tax Escrow (7 months)		
	Flood Insurance – Escrow 2 months		
	Block 9 Sub-Total		

Block 10: Daily Interest Change – 15 Days

McCue Line #	Fee Description	Per Diem	@ 15 days
901	Per Diem Interest – Calculated at 15 days		
	Per Diem DAP Interest		
	Block 10 Sub-Total		

Block 11: Homeowners Insurance

McCue Line #	Fee Description	Fee $ Amount	Fees Charged
903	Homeowner's Annual Insurance Premium Use $840 for 1unit /$1080 for 2unit/$1980 for 3-4 unit Condo contents (if applicable, use $240 per condo)		
904	Flood Insurance (If applicable) - get a quote		
	Block 11 Sub-Total		

B = TOTAL of Box 3 Subtotal thru 11 Subtotal = _____