Save this Loan Estimate to compare with your Closing Disclosure.

14422 Shoreside Way Suite 120
Winter Garden, FL 34787
Email: info@dvcloans.com
Phone: (407) 205-1435

Loan Estimate

CONTRACT # TBD
DATE ISSUED 11/27/2026
APPLICANTS Pre-Qualification
PROPERTY DVC Resort
100 Points/August
SALE PRICE $10,000.00

LOAN TERM 10 Years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional
LOAN ID # Assigning a loan ID at closing
RATE LOCK NO

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 12/07/2026 at 5:00pm

		Can this amount increase after closing?
Loan Amount	$8,000.00	**NO**
Interest Rate	15.9%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$130.00	**NO**

	Does the loan have these features?
Prepayment Penalty	**YES, if paid off in full within the FIRST 90 DAYS after closing the loan origination fee of $199.00 is no longer waived.**
Balloon Payment	**NO**

Projected Payments

Payment Calculation	Monthly Payments
Principal & Interest	$130.00
Mortgage Insurance +	-0- +
Estimated Escrow *Amount can increase over time*	
Estimated Total Monthly Payment	**$130.00**

Estimated Taxes, Insurance & Assessments *Amount can increase over time*	This estimate includes	In escrow?
	☐ Property Taxes	N/A
	☐ Homeowner's Insurance	N/A
	☐ Other:	

Costs at Closing

Estimated Closing Costs **$780.00**
Includes $0 in loan fees, plus $520.00 in closing costs, plus $260.00 in Mortgage recording fees, Less $0 in Lender Credits.
See page 2 for details

Estimated Cash to Close **$2,780.00**
Includes Down Payment, Plus Closing Costs, Plus Annual dues to Disney, Less Deposit. see Calculating Cash to Close on page 2 for details.

Closing Cost Details

Loan Costs

A. Origination Charges	**$0**
Loan Origination Fee to DVC Loans	**$199.00 Fee Waived**
B. Services You Cannot Shop For	**$0**
C. Services You Can Shop For	**$520.00**
Title - Loan Processing Fee	$50.00
Title - Lender's Title Policy	$25.00
Title - Settlement or Closing Fee	$387.00
Title - Owner's Title Policy	$58.00
D. TOTAL LOAN COSTS (A + B + C)	**$520.00**

Other Costs

E. Taxes and Other Government Fees	**$260.00**
Deed - Recording Fees	$ 92.00
Mortgage - Recording Fee	$ 37.00
Doc Stamps	$ 28.00
Intangible Tax	$ 18.00
Recording Assignment fee to DVC Loans	$ 85.00
F. Prepaids	**$0**
G. Initial Escrow Payment at Closing	**$0**
H. Other	**$0.00**
I. TOTAL OTHER COSTS (E + F + G + H)	**$260.00**
J. TOTAL CLOSING COSTS	**$780.00**

Calculating Cash to Close

Total Closing Costs (J)	$780.00
Closing Costs Financed (Paid from your Loan Amount)	$0.00
Down Payment/Funds from Borrower	$2,000.00
Deposit	$0.00
Funds for Borrower	$0.00
Seller Credits	$0.00
Adjustments and Other Credits	$0.00
Estimated Cash to Close - Remaining	**$2,780.00**

Additional Information About This Loan

LENDER NAME	DVC Loans, LLC	**MORTGAGE BROKER**	Mortgage Broker License Not Required
LICENSE NUMBER	NMLS #2671498	**NMLS/__ LICENSE ID**	Per FS 494.001 15(1)(e)
LOAN OFFICER	Mark Webb	**LOAN OFFICER**	Consumer Finance License is Required
NMLS/__ LICENSE ID		**NMLS/__ LICENSE ID**	by Law see Lender Number
EMAIL	info@dvcloans.com	**EMAIL**	
PHONE	(407) 205-1435	**PHONE**	

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	$7,800.00	Total you will have paid in principal, interest, and loan costs.
	$8,000.00	Principal you will have paid off.
Annual Percentage Rate (APR)	17.000%	Your costs over the loan term expressed as a rate. This is NOT your Note rate.
Total Interest Percentage (TIP)	95.00%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We will not order an appraisal to determine the property's value and charge you for this appraisal.
Assumption	If you sell or transfer this property to another person, we will not allow assumption of this loan on the original terms. However, we may finance the new buyer and pay off this existing loan.
Homeowner's Insurance	This loan does not require homeowner's insurance on the property.
Late Payment	If your payment is more than 10 days late, we will charge a late fee of $15.00 per month.
Refinance	You may be able to refinance this loan with us in the future based on your credit worthiness at the time the refinancing is requested. Additional fees will apply if you refinance.
Servicing	We intend to service your loan. If so, you will make your payments to us via ACH direct debit.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Date	Co-Applicant Signature	Date

Please sign, return via email with a copy of your photo IDs