

Loan amount	\$1,000,000
Purchase Price	\$1,250,000
Interest Rate (Annual)	6.500%
Loan period in years	30
PMI Rate Factor:	0.00%
Estimated Escrow Amount (Annually):	\$0.00
Number of payments per year	12
Monthly Payment	\$6,320.68
Total Payments	360
Buydown Type:	See All Options
Buydown Option (LLPA or Seller Concessions?):	See Both

Borrower Name	
Property Address	
Buyers Agent	
Buyers Agency	
Listing Agent	
Listing Agency	

1-0 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$6,320.68	\$5,677.89	\$642.79	12	\$7,713.48
1-0 Buydown Total Cost						\$7,713.48
Concession Required (Based on Purchase Price)						0.617%
LLPA Adjustment to Pricing					0.875%	\$8,750.00

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$6,320.68	\$5,677.89	\$642.79	12	\$7,713.48
Year 2	5.500%	\$6,320.68	\$5,677.89	\$642.79	12	\$7,713.48
1-1 Buydown Total Cost						\$15,426.96
Concession Required (Based on Purchase Price)						1.234%
LLPA Adjustment to Pricing					1.500%	\$15,000.00

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$6,320.68	\$5,066.85	\$1,253.83	12	\$15,045.96
Year 2	5.500%	\$6,320.68	\$5,677.89	\$642.79	12	\$7,713.48
2-1 Buydown Total Cost						\$22,759.44
Concession Required (Based on Purchase Price)						1.821%
LLPA Adjustment to Pricing					2.375%	\$23,750.00

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$6,320.68	\$4,490.45	\$1,830.23	12	\$21,962.76
Year 2	4.500%	\$6,320.68	\$5,066.85	\$1,253.83	12	\$15,045.96
Year 3	5.500%	\$6,320.68	\$5,677.89	\$642.79	12	\$7,713.48
3-2-1 Buydown Total Cost						\$44,722.20
Concession Required (Based on Purchase Price)						3.578%
LLPA Adjustment to Pricing					4.500%	\$45,000.00