

Loan amount	\$350,000
Purchase Price	\$900,000
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	\$2,212.24
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%	\$2,212.24	\$1,987.26	\$224.98	12	\$2,699.76
1-0 Buydown Total Cost						\$2,699.76
Concession Required (Based on Purchase Price)						0.300%
LLPA Adjustment to Pricing					0.875%	\$3,062.50

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$2,212.24	\$1,987.26	\$224.98	12	\$2,699.76
Year 2	5.500%	\$2,212.24	\$1,987.26	\$224.98	12	\$2,699.76
1-1 Buydown Total Cost						\$5,399.52
Concession Required (Based on Purchase Price)						0.600%
LLPA Adjustment to Pricing					1.500%	\$5,250.00

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$2,212.24	\$1,773.40	\$438.84	12	\$5,266.08
Year 2	5.500%	\$2,212.24	\$1,987.26	\$224.98	12	\$2,699.76
2-1 Buydown Total Cost						\$7,965.84
Concession Required (Based on Purchase Price)						0.885%
LLPA Adjustment to Pricing					2.375%	\$8,312.50

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$2,212.24	\$1,571.66	\$640.58	12	\$7,686.96
Year 2	4.500%	\$2,212.24	\$1,773.40	\$438.84	12	\$5,266.08
Year 3	5.500%	\$2,212.24	\$1,987.26	\$224.98	12	\$2,699.76
3-2-1 Buydown Total Cost						\$15,652.80
Concession Required (Based on Purchase Price)						1.739%
LLPA Adjustment to Pricing					4.500%	\$15,750.00