

Loan amount	\$400,000
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	\$2,528.27
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%	\$2,528.27	\$2,271.16	\$257.11	12	\$3,085.32
1-0 Buydown Total Cost						\$3,085.32
Concession Required (Based on Purchase Price)						0.343%
LLPA Adjustment to Pricing					0.875%	\$3,500.00

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$2,528.27	\$2,271.16	\$257.11	12	\$3,085.32
Year 2	5.500%	\$2,528.27	\$2,271.16	\$257.11	12	\$3,085.32
1-1 Buydown Total Cost						\$6,170.64
Concession Required (Based on Purchase Price)						0.686%
LLPA Adjustment to Pricing					1.500%	\$6,000.00

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$2,528.27	\$2,026.74	\$501.53	12	\$6,018.36
Year 2	5.500%	\$2,528.27	\$2,271.16	\$257.11	12	\$3,085.32
2-1 Buydown Total Cost						\$9,103.68
Concession Required (Based on Purchase Price)						1.012%
LLPA Adjustment to Pricing					2.375%	\$9,500.00

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$2,528.27	\$1,796.18	\$732.09	12	\$8,785.08
Year 2	4.500%	\$2,528.27	\$2,026.74	\$501.53	12	\$6,018.36
Year 3	5.500%	\$2,528.27	\$2,271.16	\$257.11	12	\$3,085.32
3-2-1 Buydown Total Cost						\$17,888.76
Concession Required (Based on Purchase Price)						1.988%
LLPA Adjustment to Pricing					4.500%	\$18,000.00