

Loan amount	\$450,000
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	\$2,844.31
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%	\$2,844.31	\$2,555.05	\$289.26	12	\$3,471.12
<b>1-0 Buydown Total Cost</b>						<b>\$3,471.12</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>0.386%</b>
<b>LLPA Adjustment to Pricing</b>					<b>0.875%</b>	<b>\$3,937.50</b>

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$2,844.31	\$2,555.05	\$289.26	12	\$3,471.12
Year 2	5.500%	\$2,844.31	\$2,555.05	\$289.26	12	\$3,471.12
<b>1-1 Buydown Total Cost</b>						<b>\$6,942.24</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>0.771%</b>
<b>LLPA Adjustment to Pricing</b>					<b>1.500%</b>	<b>\$6,750.00</b>

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$2,844.31	\$2,280.08	\$564.23	12	\$6,770.76
Year 2	5.500%	\$2,844.31	\$2,555.05	\$289.26	12	\$3,471.12
<b>2-1 Buydown Total Cost</b>						<b>\$10,241.88</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>1.138%</b>
<b>LLPA Adjustment to Pricing</b>					<b>2.375%</b>	<b>\$10,687.50</b>

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$2,844.31	\$2,020.70	\$823.61	12	\$9,883.32
Year 2	4.500%	\$2,844.31	\$2,280.08	\$564.23	12	\$6,770.76
Year 3	5.500%	\$2,844.31	\$2,555.05	\$289.26	12	\$3,471.12
<b>3-2-1 Buydown Total Cost</b>						<b>\$20,125.20</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>2.236%</b>
<b>LLPA Adjustment to Pricing</b>					<b>4.500%</b>	<b>\$20,250.00</b>