

Loan amount	\$500,000
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	\$3,160.34
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%	\$3,160.34	\$2,838.95	\$321.39	12	\$3,856.68
1-0 Buydown Total Cost						\$3,856.68
Concession Required (Based on Purchase Price)						0.429%
LLPA Adjustment to Pricing					0.875%	\$4,375.00

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$3,160.34	\$2,838.95	\$321.39	12	\$3,856.68
Year 2	5.500%	\$3,160.34	\$2,838.95	\$321.39	12	\$3,856.68
1-1 Buydown Total Cost						\$7,713.36
Concession Required (Based on Purchase Price)						0.857%
LLPA Adjustment to Pricing					1.500%	\$7,500.00

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$3,160.34	\$2,533.43	\$626.91	12	\$7,522.92
Year 2	5.500%	\$3,160.34	\$2,838.95	\$321.39	12	\$3,856.68
2-1 Buydown Total Cost						\$11,379.60
Concession Required (Based on Purchase Price)						1.264%
LLPA Adjustment to Pricing					2.375%	\$11,875.00

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$3,160.34	\$2,245.22	\$915.12	12	\$10,981.44
Year 2	4.500%	\$3,160.34	\$2,533.43	\$626.91	12	\$7,522.92
Year 3	5.500%	\$3,160.34	\$2,838.95	\$321.39	12	\$3,856.68
3-2-1 Buydown Total Cost						\$22,361.04
Concession Required (Based on Purchase Price)						2.485%
LLPA Adjustment to Pricing					4.500%	\$22,500.00