

Loan amount	\$600,000
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	\$3,792.41
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%	\$3,792.41	\$3,406.73	\$385.68	12	\$4,628.16
1-0 Buydown Total Cost						\$4,628.16
Concession Required (Based on Purchase Price)						0.514%
LLPA Adjustment to Pricing					0.875%	\$5,250.00

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$3,792.41	\$3,406.73	\$385.68	12	\$4,628.16
Year 2	5.500%	\$3,792.41	\$3,406.73	\$385.68	12	\$4,628.16
1-1 Buydown Total Cost						\$9,256.32
Concession Required (Based on Purchase Price)						1.028%
LLPA Adjustment to Pricing					1.500%	\$9,000.00

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$3,792.41	\$3,040.11	\$752.30	12	\$9,027.60
Year 2	5.500%	\$3,792.41	\$3,406.73	\$385.68	12	\$4,628.16
2-1 Buydown Total Cost						\$13,655.76
Concession Required (Based on Purchase Price)						1.517%
LLPA Adjustment to Pricing					2.375%	\$14,250.00

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$3,792.41	\$2,694.27	\$1,098.14	12	\$13,177.68
Year 2	4.500%	\$3,792.41	\$3,040.11	\$752.30	12	\$9,027.60
Year 3	5.500%	\$3,792.41	\$3,406.73	\$385.68	12	\$4,628.16
3-2-1 Buydown Total Cost						\$26,833.44
Concession Required (Based on Purchase Price)						2.981%
LLPA Adjustment to Pricing					4.500%	\$27,000.00