

Loan amount	\$650,000
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	\$4,108.44
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%	\$4,108.44	\$3,690.63	\$417.81	12	\$5,013.72
1-0 Buydown Total Cost						\$5,013.72
Concession Required (Based on Purchase Price)						0.557%
LLPA Adjustment to Pricing					0.875%	\$5,687.50

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$4,108.44	\$3,690.63	\$417.81	12	\$5,013.72
Year 2	5.500%	\$4,108.44	\$3,690.63	\$417.81	12	\$5,013.72
1-1 Buydown Total Cost						\$10,027.44
Concession Required (Based on Purchase Price)						1.114%
LLPA Adjustment to Pricing					1.500%	\$9,750.00

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$4,108.44	\$3,293.45	\$814.99	12	\$9,779.88
Year 2	5.500%	\$4,108.44	\$3,690.63	\$417.81	12	\$5,013.72
2-1 Buydown Total Cost						\$14,793.60
Concession Required (Based on Purchase Price)						1.644%
LLPA Adjustment to Pricing					2.375%	\$15,437.50

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$4,108.44	\$2,918.79	\$1,189.65	12	\$14,275.80
Year 2	4.500%	\$4,108.44	\$3,293.45	\$814.99	12	\$9,779.88
Year 3	5.500%	\$4,108.44	\$3,690.63	\$417.81	12	\$5,013.72
3-2-1 Buydown Total Cost						\$29,069.40
Concession Required (Based on Purchase Price)						3.230%
LLPA Adjustment to Pricing					4.500%	\$29,250.00