

Loan amount	\$700,000
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	\$4,424.48
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%	\$4,424.48	\$3,974.52	\$449.96	12	\$5,399.52
1-0 Buydown Total Cost						\$5,399.52
Concession Required (Based on Purchase Price)						0.600%
LLPA Adjustment to Pricing					0.875%	\$6,125.00

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$4,424.48	\$3,974.52	\$449.96	12	\$5,399.52
Year 2	5.500%	\$4,424.48	\$3,974.52	\$449.96	12	\$5,399.52
1-1 Buydown Total Cost						\$10,799.04
Concession Required (Based on Purchase Price)						1.200%
LLPA Adjustment to Pricing					1.500%	\$10,500.00

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$4,424.48	\$3,546.80	\$877.68	12	\$10,532.16
Year 2	5.500%	\$4,424.48	\$3,974.52	\$449.96	12	\$5,399.52
2-1 Buydown Total Cost						\$15,931.68
Concession Required (Based on Purchase Price)						1.770%
LLPA Adjustment to Pricing					2.375%	\$16,625.00

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$4,424.48	\$3,143.31	\$1,281.17	12	\$15,374.04
Year 2	4.500%	\$4,424.48	\$3,546.80	\$877.68	12	\$10,532.16
Year 3	5.500%	\$4,424.48	\$3,974.52	\$449.96	12	\$5,399.52
3-2-1 Buydown Total Cost						\$31,305.72
Concession Required (Based on Purchase Price)						3.478%
LLPA Adjustment to Pricing					4.500%	\$31,500.00