

Loan amount	\$750,000
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	\$4,740.51
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%	\$4,740.51	\$4,258.42	\$482.09	12	\$5,785.08
1-0 Buydown Total Cost						\$5,785.08
Concession Required (Based on Purchase Price)						0.643%
LLPA Adjustment to Pricing					0.875%	\$6,562.50

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$4,740.51	\$4,258.42	\$482.09	12	\$5,785.08
Year 2	5.500%	\$4,740.51	\$4,258.42	\$482.09	12	\$5,785.08
1-1 Buydown Total Cost						\$11,570.16
Concession Required (Based on Purchase Price)						1.286%
LLPA Adjustment to Pricing					1.500%	\$11,250.00

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$4,740.51	\$3,800.14	\$940.37	12	\$11,284.44
Year 2	5.500%	\$4,740.51	\$4,258.42	\$482.09	12	\$5,785.08
2-1 Buydown Total Cost						\$17,069.52
Concession Required (Based on Purchase Price)						1.897%
LLPA Adjustment to Pricing					2.375%	\$17,812.50

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$4,740.51	\$3,367.84	\$1,372.67	12	\$16,472.04
Year 2	4.500%	\$4,740.51	\$3,800.14	\$940.37	12	\$11,284.44
Year 3	5.500%	\$4,740.51	\$4,258.42	\$482.09	12	\$5,785.08
3-2-1 Buydown Total Cost						\$33,541.56
Concession Required (Based on Purchase Price)						3.727%
LLPA Adjustment to Pricing					4.500%	\$33,750.00