

Loan amount	\$800,000
Purchase Price	\$1,100,000
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	\$5,056.54
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%	\$5,056.54	\$4,542.31	\$514.23	12	\$6,170.76
<b>1-0 Buydown Total Cost</b>						<b>\$6,170.76</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>0.561%</b>
<b>LLPA Adjustment to Pricing</b>					<b>0.875%</b>	<b>\$7,000.00</b>

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$5,056.54	\$4,542.31	\$514.23	12	\$6,170.76
Year 2	5.500%	\$5,056.54	\$4,542.31	\$514.23	12	\$6,170.76
<b>1-1 Buydown Total Cost</b>						<b>\$12,341.52</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>1.122%</b>
<b>LLPA Adjustment to Pricing</b>					<b>1.500%</b>	<b>\$12,000.00</b>

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$5,056.54	\$4,053.48	\$1,003.06	12	\$12,036.72
Year 2	5.500%	\$5,056.54	\$4,542.31	\$514.23	12	\$6,170.76
<b>2-1 Buydown Total Cost</b>						<b>\$18,207.48</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>1.655%</b>
<b>LLPA Adjustment to Pricing</b>					<b>2.375%</b>	<b>\$19,000.00</b>

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$5,056.54	\$3,592.36	\$1,464.18	12	\$17,570.16
Year 2	4.500%	\$5,056.54	\$4,053.48	\$1,003.06	12	\$12,036.72
Year 3	5.500%	\$5,056.54	\$4,542.31	\$514.23	12	\$6,170.76
<b>3-2-1 Buydown Total Cost</b>						<b>\$35,777.64</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>3.253%</b>
<b>LLPA Adjustment to Pricing</b>					<b>4.500%</b>	<b>\$36,000.00</b>