

Loan amount	\$850,000
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	\$5,372.58
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%	\$5,372.58	\$4,826.21	\$546.37	12	\$6,556.44
<b>1-0 Buydown Total Cost</b>						<b>\$6,556.44</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>0.596%</b>
<b>LLPA Adjustment to Pricing</b>					<b>0.875%</b>	<b>\$7,437.50</b>

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$5,372.58	\$4,826.21	\$546.37	12	\$6,556.44
Year 2	5.500%	\$5,372.58	\$4,826.21	\$546.37	12	\$6,556.44
<b>1-1 Buydown Total Cost</b>						<b>\$13,112.88</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>1.192%</b>
<b>LLPA Adjustment to Pricing</b>					<b>1.500%</b>	<b>\$12,750.00</b>

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$5,372.58	\$4,306.83	\$1,065.75	12	\$12,789.00
Year 2	5.500%	\$5,372.58	\$4,826.21	\$546.37	12	\$6,556.44
<b>2-1 Buydown Total Cost</b>						<b>\$19,345.44</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>1.759%</b>
<b>LLPA Adjustment to Pricing</b>					<b>2.375%</b>	<b>\$20,187.50</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%	\$5,372.58	\$3,816.88	\$1,555.70	12	\$18,668.40
Year 2	4.500%	\$5,372.58	\$4,306.83	\$1,065.75	12	\$12,789.00
Year 3	5.500%	\$5,372.58	\$4,826.21	\$546.37	12	\$6,556.44
<b>3-2-1 Buydown Total Cost</b>						<b>\$38,013.84</b>
<b>Concession Required (Based on Purchase Price)</b>						<b>3.456%</b>
<b>LLPA Adjustment to Pricing</b>					<b>4.500%</b>	<b>\$38,250.00</b>