

Loan amount	\$900,000
Purchase Price	\$1,200,000
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	\$5,688.61
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%	\$5,688.61	\$5,110.10	\$578.51	12	\$6,942.12
<b>1-0 Buydown Total Cost</b>						\$6,942.12
<b>Concession Required (Based on Purchase Price)</b>						0.579%
<b>LLPA Adjustment to Pricing</b>					0.875%	\$7,875.00

1-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	5.500%	\$5,688.61	\$5,110.10	\$578.51	12	\$6,942.12
Year 2	5.500%	\$5,688.61	\$5,110.10	\$578.51	12	\$6,942.12
<b>1-1 Buydown Total Cost</b>						\$13,884.24
<b>Concession Required (Based on Purchase Price)</b>						1.157%
<b>LLPA Adjustment to Pricing</b>					1.500%	\$13,500.00

2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	4.500%	\$5,688.61	\$4,560.17	\$1,128.44	12	\$13,541.28
Year 2	5.500%	\$5,688.61	\$5,110.10	\$578.51	12	\$6,942.12
<b>2-1 Buydown Total Cost</b>						\$20,483.40
<b>Concession Required (Based on Purchase Price)</b>						1.707%
<b>LLPA Adjustment to Pricing</b>					2.375%	\$21,375.00

3-2-1 BUY DOWN						
	Buydown Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Savings / Buydown Cost
Year 1	3.500%	\$5,688.61	\$4,041.40	\$1,647.21	12	\$19,766.52
Year 2	4.500%	\$5,688.61	\$4,560.17	\$1,128.44	12	\$13,541.28
Year 3	5.500%	\$5,688.61	\$5,110.10	\$578.51	12	\$6,942.12
<b>3-2-1 Buydown Total Cost</b>						\$40,249.92
<b>Concession Required (Based on Purchase Price)</b>						3.354%
<b>LLPA Adjustment to Pricing</b>					4.500%	\$40,500.00