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BUYDOWN SUMMARY

Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.

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Loan Amount	$824,000.00	Loan Term	30 Years	Monthly Payment	$5,482.09
Purchase Price	$1,030,000....	No. of Payments per Year	12	Amortization Term	360
Note Rate	7.000%				

Rate & Payment Structure

Year	Interest Rate	Note Rate Payment	Buydown Payment	Monthly Savings	# of Payments	Annual Monthly Savings
Year 1	4.000%	$5,482.09	**$3,933.90**	$1,548.19	12	$18,578.28
Year 2	5.000%	$5,482.09	**$4,423.41**	$1,058.68	12	$12,704.16
Year 3	6.000%	$5,482.09	**$4,940.30**	$541.79	12	$6,501.48

Cost Buydown must be paid by Seller Concession

Total Buydown Cost	$37,783.92
Concession Required	3.67%