## 123 Demo St, Orlando, FL 32811



| Mortgage Information |
| :--- |
| Purchase Price |
| Down Payment |
| Loan Program 1st Mortgage |
| Loan Amount |
| Interest Rate |
| APR |
| APR May Increase After Consummation |
| Interest Only |
| Term (years) |
| Monthly Payment |
| 1st Mortgage |
| PropertyTaxes \& Insurance |
| Mortgage Insurance |
| Total |
| Funds Needed to Close |
| Down Payment |
| Loan Fees |
| Title Fees |
| Prepaid Items \& Reserves |
| Financed Closing Costs |
| Seller Paid Closing Costs |
| Total |


| Scenario | Scenario | Scenario | Scenario |
| :---: | :---: | :---: | :---: |
| \$400,000 | \$400,000 | \$400,000 | \$400,000 |
| 20 \% | 15 \% | 10 \% | 3.5 \% |
| 30 Yr Fixed | 30 Yr Fixed | 30 Yr Fixed | 30 Yr FHA |
| \$320,000 | \$340,000 | \$360,000 | \$392,755 |
| 4 \% | 4.125 \% | 4.25 \% | 3.875 \% |
| 4.116 \% | 4.612 \% | 4.908 \% | 4.834 \% |
| No | No | No | No |
| No | No | No | No |
| 30 | 30 | 30 | 30 |
|  |  |  |  |
| \$1,527.73 | \$1,647.81 | \$1,770.98 | \$1,846.88 |
| \$625.00 | \$625.00 | \$625.00 | \$625.00 |
| \$0.00 | \$300.00 | \$310.00 | \$402.08 |
| \$2,152.73 | \$2,572.81 | \$2,705.98 | \$2,873.96 |
|  |  |  |  |
|  |  |  |  |
| \$80,000.00 | \$60,000.00 | \$40,000.00 | \$14,000.00 |
| \$4,459.00 | \$4,659.00 | \$4,859.00 | \$5,186.55 |
| \$650.00 | \$650.00 | \$650.00 | \$650.00 |
| \$4,276.03 | \$4,326.37 | \$4,378.77 | \$4,375.45 |
| \$0.00 | \$0.00 | \$0.00 | (\$6,755.00) |
| \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$89,385.03 | \$69,635.37 | \$49,887.77 | \$17,457.00 |

Rates effective as of $8 / 19 / 2013$ and subject to change. APR may vary. Not all borrowers qualify for all programs, must meet underwriting guidelines and are subject to credit review and approval. This does not constitute a commitment to lend. For mortgage loans other than fixed loans, it is possible that the borrower's payment may increase substantially after consummation. The disclosed closing costs are estimates. Actual closing costs and the portion paid by Seller may vary. The information contained is subject to change without notice. Equal Housing Lender.


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