

123 Demo St, Orlando, FL 32811



Mortgage Information	Scenario	Scenario	Scenario	Scenario
Purchase Price	\$400,000	\$400,000	\$400,000	\$400,000
Down Payment	20 %	15 %	10 %	3.5 %
Loan Program 1st Mortgage	30 Yr Fixed	30 Yr Fixed	5/1 ARM	30 Yr FHA
Loan Amount	\$320,000	\$340,000	\$360,000	\$392,755
Interest Rate	4 %	4.125 %	3.25 %	3.875 %
APR	4.116 %	4.612 %	3.579 %	4.834 %
APR May Increase After Consummation	No	No	Yes	No
Interest Only	No	No	No	No
Term (years)	30	30	30	30
Monthly Payment				
1st Mortgage	\$1,527.73	\$1,647.81	\$1,566.74	\$1,846.88
Property Taxes & Insurance	\$625.00	\$625.00	\$625.00	\$625.00
Mortgage Insurance	\$0.00	\$300.00	\$310.00	\$402.08
Total	\$2,152.73	\$2,572.81	\$2,501.74	\$2,873.96
Funds Needed to Close				
Down Payment	\$80,000.00	\$60,000.00	\$40,000.00	\$14,000.00
Loan Fees	\$4,459.00	\$4,659.00	\$4,859.00	\$5,186.55
Title Fees	\$650.00	\$650.00	\$650.00	\$650.00
Prepaid Items & Reserves	\$4,276.03	\$4,326.37	\$4,230.82	\$4,375.45
Financed Closing Costs	\$0.00	\$0.00	\$0.00	(\$6,755.00)
Seller Paid Closing Costs	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$89,385.03	\$69,635.37	\$49,739.82	\$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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Scenario 3 - Estimated Adjustable Rate Mortgage Interest & Payment Schedule

Scenario 3 is a 5/1 ARM which means that the rate is fixed for the first 5 years then the rate and payment can adjust annually thereafter. After the initial period, the sample rates and payments below are based on today's index plus a margin of 2.5%. For the remaining 25 years the interest can increase/decrease every 12 months, with an initial cap of 5%, a periodic cap of 2% and a lifetime cap of 5%.

Payment Stream	Number of Payments	Interest Rate	Payment Amount
1	60	3.25%	\$1,876.74
2	12	2.875%	\$1,813.79
3	287	2.875%	\$1,503.79
4	1	2.875%	\$1,504.01