



**123 Demo St
Orlando, FL 32811
Purchase Price \$400,000**



Mortgage Information	Scenario	Scenario	Scenario	Scenario
Purchase Price	\$400,000	\$400,000	\$400,000	\$400,000
Down Payment	10 %	15 %	10 %	3.5 %
Loan Program 1st Mortgage	30 Yr Fixed	30 Yr Fixed	30 Yr Fixed	30 Yr FHA
Loan Amount	\$320,000	\$340,000	\$360,000	\$392,755
Interest Rate	4 %	4.125 %	4.25 %	3.875 %
APR	4.116 %	4.612 %	4.908 %	4.834 %
APR May Increase After Consummation	No	No	No	No
Interest Only	No	No	No	No
Term (years)	30	30	30	30
Loan Program 2nd Mortgage	80/10/10			
Loan Amount	\$40,000			
Interest Rate	3.5 %			
Interest Only	Yes			
Term (years)	10			
Monthly Payment				
1st Mortgage	\$1,527.73	\$1,647.81	\$1,770.98	\$1,846.88
2nd Mortgage	\$116.67			
Property Taxes & Insurance	\$625.00	\$625.00	\$625.00	\$625.00
Mortgage Insurance	\$0.00	\$300.00	\$310.00	\$402.08
Total	\$2,269.40	\$2,572.81	\$2,705.98	\$2,873.96
Funds Needed to Close				
Down Payment	\$40,000.00	\$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	\$4,378.77	\$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	\$49,385.03	\$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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