

# Loan Analysis for John Smith

Prepared by Jonny Appleseed on 10/22/2024



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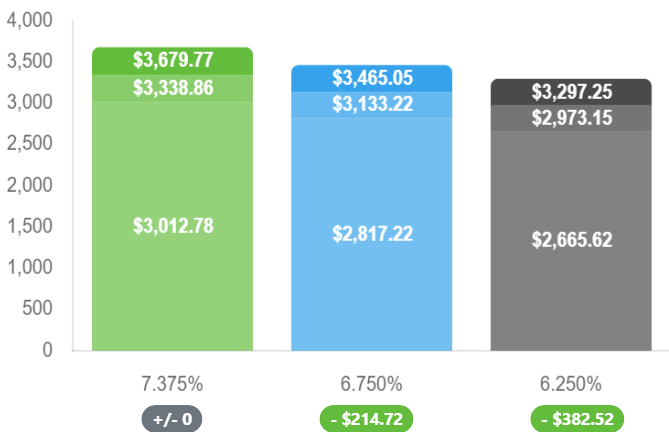


THE INFORMATION PROVIDED BELOW REFLECTS ESTIMATES OF THE CHARGES WHICH YOU ARE LIKELY TO INCUR AT THE SETTLEMENT OF YOUR LOAN. THE ACTUAL FEES, COSTS, INTEREST RATE, APR, AND MONTHLY PAYMENT ON YOUR SPECIFIC LOAN TRANSACTION MAY VARY AND MAY INCLUDE ADDITIONAL FEES AND COSTS. **THIS IS NOT A MORTGAGE LOAN APPROVAL OR COMMITMENT TO LEND.**

Loan Comparison			
	7.375%	6.750%	6.250%
	Lowest Cash to Close		Lowest Interest Rate Lowest Payment
Purchase Price:	\$630,000.00	\$630,000.00	\$630,000.00
Down Payment:	\$119,700.00	\$119,700.00	\$119,700.00
Base Loan Amount:	\$510,300.00	\$510,300.00	\$510,300.00
Total Loan Amount:	\$510,300.00	\$510,300.00	\$510,300.00
Loan Type:	Conventional	Conventional	Conventional
Loan Term:	360	360	360
Interest Rate:	7.375%	6.75%	6.25%
APR:	7.547%	7.011%	6.649%
Monthly Pmt:	\$3,679.77	\$3,465.05	\$3,297.25
Mortgage Insurance:	\$0.00	\$0.00	\$0.00
Discount Points:	\$5,030.00	\$10,030.00	\$18,030.00
Buydown Funds:	\$12,094.67	\$11,755.84	\$11,468.94
Closing Costs:	\$22,734.17	\$27,395.34	\$35,108.44
Total Prepays:	\$3,184.12	\$3,035.55	\$2,916.71
Cash Deposit:	\$6,000.00	\$6,000.00	\$6,000.00
Seller Credit:	\$6,300.00	\$6,300.00	\$6,300.00
Other Credits:	\$1,000.00	\$1,000.00	\$1,000.00
Cash to Close:	\$132,318.29	\$136,830.89	\$144,425.15

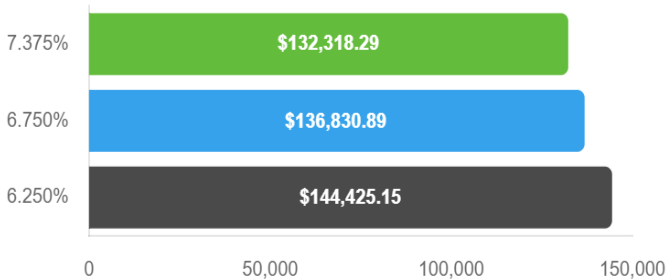
## Monthly Payment Difference

Monthly payment includes principal and interest, real estate taxes, mortgage insurance, and other monthly fees. Differences are when compared to Loan 1.



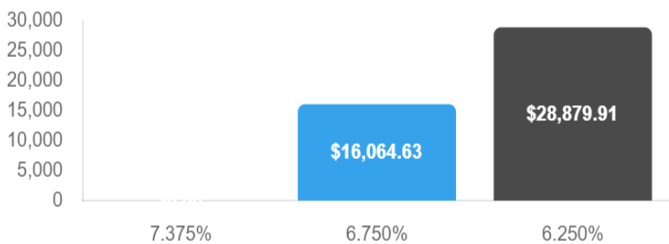
## Total Cash to Close

Compare the total cash to close for each loan option.



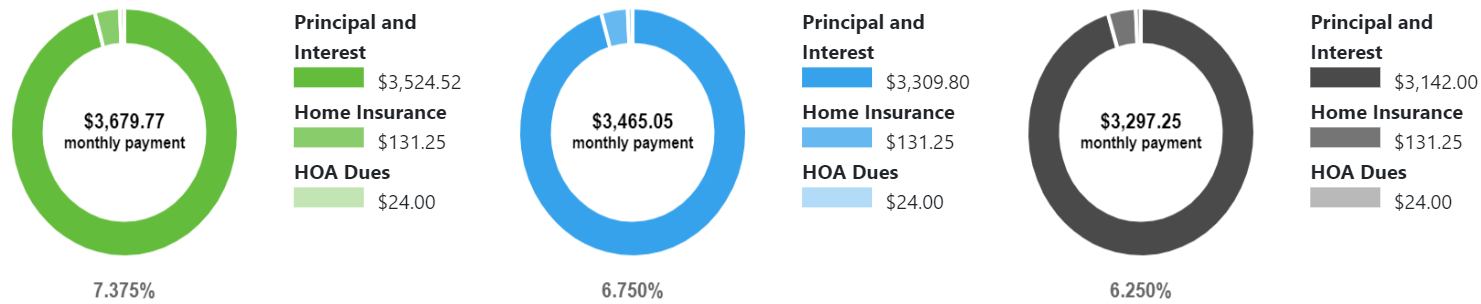
## Savings over 60 Months

Interest savings over the next 5 years. Compared to Loan 1.



Monthly Payment Breakdown

A breakdown of each monthly payment.



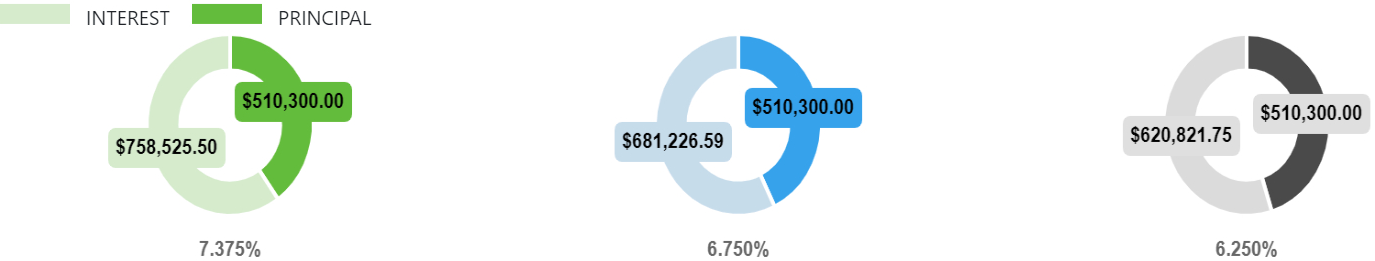
Buydown Breakeven Analysis

See how buying points affects your loan.

Loan	Interest Rate	Buydown Cost	Payment (P&I)	Monthly Savings	Total Savings	Time to Breakeven
Par Rate	7.5 %	\$0.00	\$3,568.09	--	--	--
7.375%	7.375%	\$5,030.00	\$3,524.52	\$43.57	\$15,687.49	115 months
6.750%	6.750%	\$10,030.00	\$3,309.80	\$258.29	\$92,986.40	39 months
6.250%	6.250%	\$18,030.00	\$3,142.00	\$426.09	\$153,391.23	42 months

Principal vs Interest

Compare how much you will pay over the life of the loan.



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