

All Rates and Fees Subject to credit, income, asset & property verification.

Purchase Price \$925,000

Pricing Is For A 30 Year Fixed Interest For A 30 Day Lock

Real Estate Purchase Paying Points Analysis

	No Points	Paying Points	Points Breakeven	
Purchase Price	\$925,000	\$925,000	Points Paid	\$12,950
Interest Rate	6.762%	5.999%	Interest Rate Savings	0.763%
Points Paid %	0.000%	1.750%	Payment Savings	\$369
Points Paid \$	\$0	\$12,950	Breakeven Months	35.06
Loan Amount	\$740,000	\$740,000	Breakeven Years	2.92
Loan To Value	80%	80%		
Refinance Monthly Savings				
Interest Rate	6.762%	5.999%	1% Interest Rate Drop	\$481
Monthly Payment	\$4,806	\$4,436	1.5% Interest Rate Drop	\$714
Taxes	\$655	\$655	2% Interest Rate Drop	\$940
Mortgage Insurance	\$0	\$0	2.5% Interest Rate Drop	\$1,160
Insurance	\$102	\$102	3% Interest Rate Drop	\$1,373
Total Estimated Payment	\$5,562	\$5,193		

Program 30 Year Fixed

	Closing Costs Estimated Numbers	
Loan Fee / Points	\$0	\$12,950
Appraisal	\$750	\$750
Credit Report	\$62	\$62
Title Fee	\$1,200	\$1,200
Escrow Fee	\$1,500	\$1,500
Recording Fees	\$350	\$350
UW Fee	\$1,095	\$1,095
Processing Fee	\$1,150	\$1,150
Tax Service	\$410	\$410
Flood Certification	\$70	\$70
Total Closing Costs	\$6,587	\$19,537
Purchase Price	\$925,000	\$925,000
Tax and Insurance Reserves	\$6,552	\$6,552
Loan Amount	\$0	\$0
Ernest Money	\$0	\$0
Seller Paid Closing Costs	\$0	\$0
Amount Due To Close	\$938,139	\$951,089

Findings
 If you believe interest rates will drop
 In the next **33.06** Months
Save Money & Do Not Pay Points As
You will not breakeven
on the paying of points at closing

In Volatile Economic Times
 It's Rarely About Buying The Best
 Interest Rate You Can Get Today

Qualifying Calculations

W-2 Income	\$11,667.00
Self Employment	\$5,699.75
Other	\$0.00
	\$17,366.75
Car	\$687.00
Other Installment	\$307.00
Credit Card Minimum	\$86.00
Credit Card Minimum	\$42.00
Credit Card Minimum	\$0.00
Education Loans	\$250.00
Total	\$1,372.00

Credit Score 780
 Max Debt Ratio 48.00%

Income	\$17,366.75
Qualifying Payment	\$8,336.04
Less Debt	\$1,372.00
Max Payment	\$6,964.04

Self Employment Income	
2021	\$65,472.00
2022	\$71,322.00
	\$136,794.00
Monthly SE Income	\$5,699.75