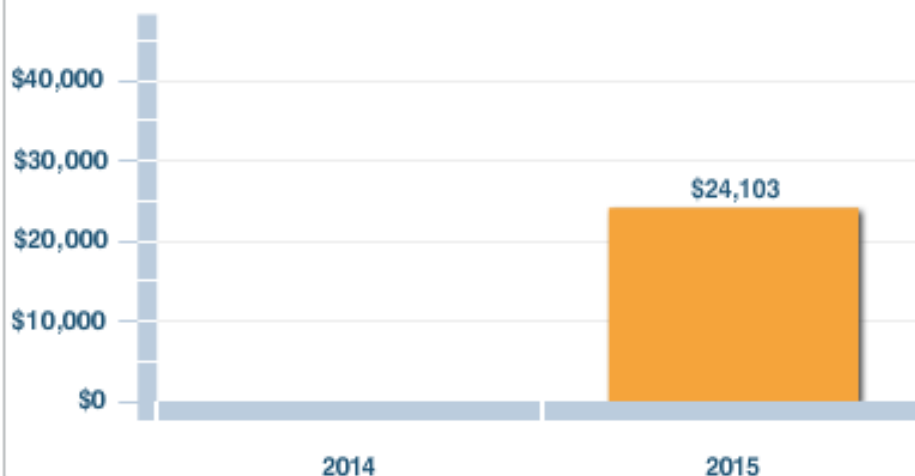




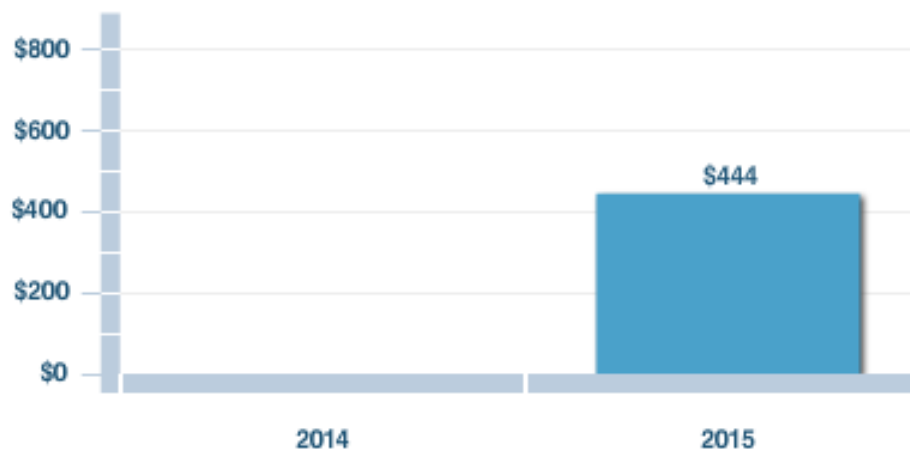
Summary

	2014	2015
Loan Amount:	\$490,943	\$490,943
Interest Rate:	4.000%	3.500%
*APR:	* 5.980%	* 4.851%
Term (mos):	360	360
Payment:	\$3,444.98	\$3,000.49
Cash to Close:	\$30,500.75	\$30,500.75
Monthly Savings:	\$0.00	\$444.49
Savings: (60 months)	\$0	\$24,103
Freedom Point:	30 yrs	30 yrs

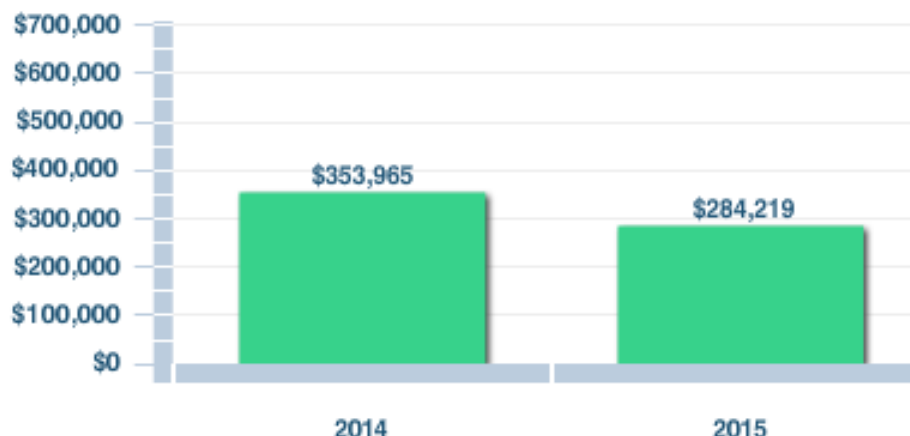
Savings Over 60 Months



Monthly Payment Savings



Interest & MI Paid in 15 Years

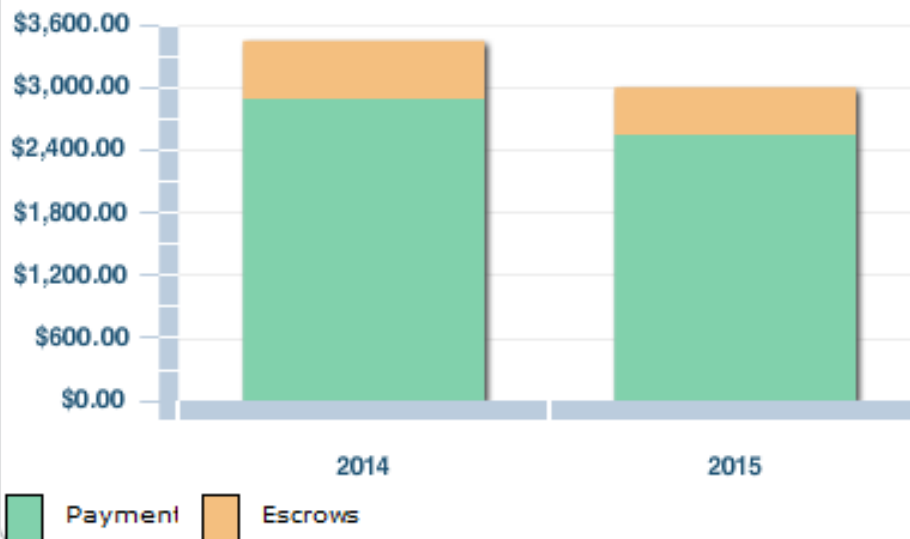




Payment Breakdown

Product Name:	2014	2015
Price / Value:	\$500,000	\$500,000
P & I (1st):	\$2,343.84	\$2,204.55
Property Tax:	\$458.33	\$354.17
Hazard Ins:	\$100.00	\$100.00
Mtg Insurance:	\$542.81	\$341.77
HOA:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
Total PIT:	\$3,444.98	\$3,000.49
Total Payment:	\$3,444.98	\$3,000.49

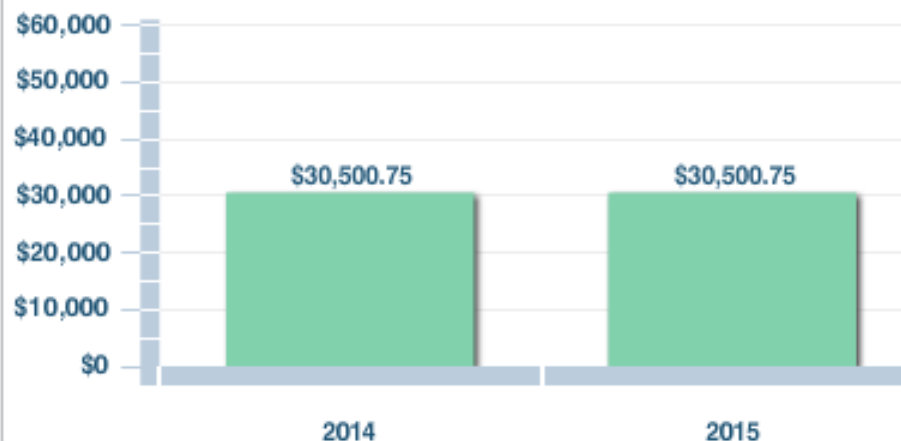
Total Monthly Payment



Closing Costs

Product Name:	2014	2015
Down Pmt/Equity:	\$17,500.00	\$17,500.00
Loan To Value:	98.19%	98.19%
APR Costs:	\$0.00	\$0.00
Non-APR Costs:	\$9,000.00	\$9,000.00
Points:	\$0.00	\$0.00
UFMIP/FF:	\$8,443.75	\$8,443.75
Prepays:	\$4,000.00	\$4,000.00
Contributions:	\$0.00	\$0.00
*APR:	* 5.980%	* 4.851%
Cash to Close:	\$30,500.75	\$30,500.75

Total Cash to Close





Product Name:	2014	2015
Loan Amount:	\$490,943	\$490,943
Interest Rate:	4.000%	3.500%
*APR:	* 5.980%	* 4.851%
Term (months):	360	360
Mtg Insurance:	\$542.81	\$341.77
Total PIT Payment:	\$3,444.98	\$3,000.49
Monthly Payment:	\$3,444.98	\$3,000.49

This section overviews an estimate of your monthly payments for each prospective mortgage plan. Note that the payment may include all applicable taxes and insurance.

Appreciation: 0% Tax Bracket: 0%

Total P&I Payments:	\$140,630	\$132,273
Principal Paid:	\$46,898	\$50,581
Int & MI Paid:	\$134,745	\$110,642
Balance Remaining:	\$444,045	\$440,362
Closing/Points:	\$9,000	\$9,000
Total Cost:	\$143,745	\$119,642
Net Savings:	\$0	\$24,103

Total Cost Analysis (60 months)

This section overviews an estimate of short term payments for each prospective mortgage plan

Home Value:	\$500,000	\$500,000
Loan Balance:	\$316,867	\$308,381
Int & MI Paid:	\$353,965	\$284,219
Principal Paid:	\$174,076	\$182,562
Total PIT:	\$620,096	\$540,088
Total Int & MI:	\$353,965	\$284,219

Interest and MI Paid in 15 years

This section overviews an estimate of your long term payments for each prospective mortgage plan.



Total Cost Analysis

Patrick (PURCHASE 2015 vs 14) Cunningham

Patrick T. Cunningham

192864

Office: 7037664636

pcunningham@hstmortgage.com



2014

Down Pmt/Equity: \$17,500.00

APR Costs: \$0.00

Non-APR Costs: \$9,000.00

Points: \$0.00

UFMIP/FF: \$8,443.75

Prepays: \$4,000.00

Contributions: \$0.00

Cash to Close: \$30,500.75

2015

Down Pmt/Equity: \$17,500.00

APR Costs: \$0.00

Non-APR Costs: \$9,000.00

Points: \$0.00

UFMIP/FF: \$8,443.75

Prepays: \$4,000.00

Contributions: \$0.00

Cash to Close: \$30,500.75



Home Savings & Trust Mortgage

3701 Pender Drive Suite 150
Fairfax, VA 22030

Total Cost Analysis

Patrick (PURCHASE 2015 vs 14) Cunningham

Patrick T. Cunningham

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Disclosure

NMLS # 192864

Home Savings and Trust Mortgage NMLS# 192808

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