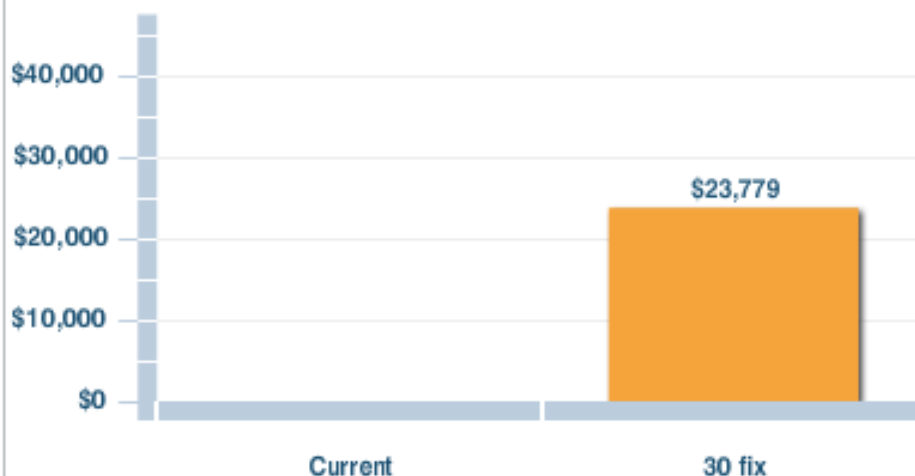




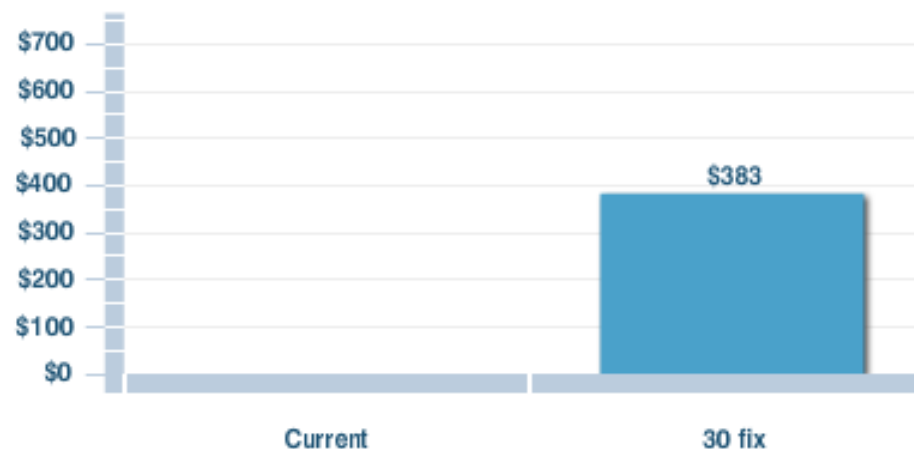
Summary

	Current	30 fix
Loan Amount:	\$490,389	\$490,389
Interest Rate:	4.250%	3.750%
*APR:	NA	*4.953%
Term (mos):	360	360
Payment:	\$3,001.06	\$2,618.43
Cash to Close:	NA	\$2,000.00
Monthly Savings:	\$0.00	\$382.63
Savings: (60 months)	\$0	\$23,779
Freedom Point:	29 yrs	30 yrs

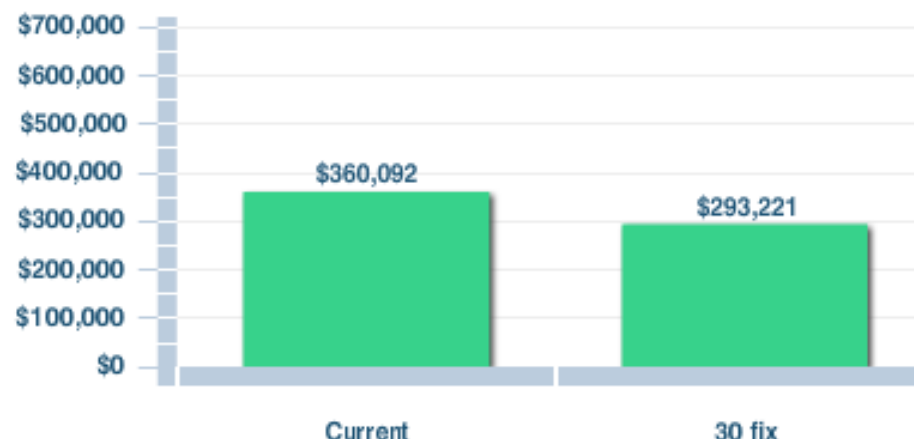
Savings Over 60 Months



Monthly Payment Savings



Interest & MI Paid in 15 Years

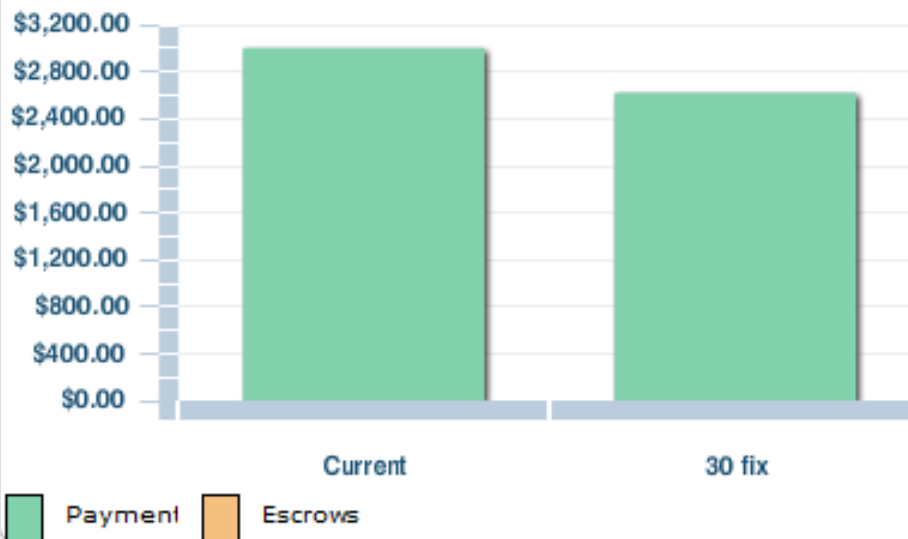




Payment Breakdown

Product Name:	Current	30 fix
Price / Value:	\$508,000	\$508,000
P & I (1st):	\$2,453.79	\$2,271.07
Property Tax:	\$0.00	\$0.00
Hazard Ins:	\$0.00	\$0.00
Mtg Insurance:	\$547.27	\$347.36
HOA:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
Total PIT:	\$3,001.06	\$2,618.43
Total Payment:	\$3,001.06	\$2,618.43

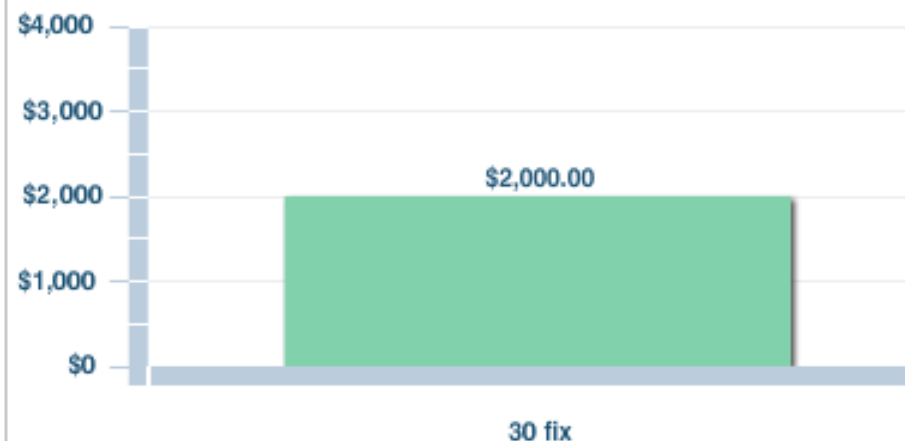
Total Monthly Payment



Closing Costs

Product Name:	30 fix
Down Pmt/Equity:	\$17,611.00
Loan To Value:	96.53%
APR Costs:	\$0.00
Non-APR Costs:	\$0.00
Points:	\$0.00
UFMIP/FF:	\$0.00
Prepays:	\$2,000.00
Contributions:	\$0.00
*APR:	* 4.953%
Cash to Close:	\$2,000.00

Total Cash to Close





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.

Product Name:	Current	30 fix
Loan Amount:	\$490,389	\$490,389
Interest Rate:	4.250%	3.750%
*APR:	NA	* 4.953%
Term (months):	360	360
Mtg Insurance:	\$547.27	\$347.36
Total PIT Payment:	\$3,001.06	\$2,618.43
Monthly Payment:	\$3,001.06	\$2,618.43

Appreciation: 0% Tax Bracket: 0%

Total Cost Analysis (60 months)

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

Total P&I Payments:	\$147,227	\$136,264
Principal Paid:	\$47,838	\$48,660
Int & MI Paid:	\$132,225	\$108,446
Balance Remaining:	\$442,551	\$441,729
Closing/Points:	\$0	\$0
Total Cost:	\$132,225	\$108,446
Net Savings:	\$0	\$23,779

Interest and MI Paid in 15 years

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

Home Value:	\$508,000	\$508,000
Loan Balance:	\$310,290	\$312,293
Int & MI Paid:	\$360,092	\$293,221
Principal Paid:	\$180,099	\$178,096
Total PIT:	\$540,191	\$471,317
Total Int & MI:	\$360,092	\$293,221



30 fix

Down Pmt/Equity: \$17,611.00

APR Costs: \$0.00

Non-APR Costs: \$0.00

Points: \$0.00

UFMIP/FF: \$0.00

Prepays: \$2,000.00

Contributions: \$0.00

Cash to Close: \$2,000.00



Home Savings & Trust Mortgage

3701 Pender Drive Suite 150
Fairfax, VA 22030

Total Cost Analysis

Patrick (REFI version) Cunningham

Patrick T. Cunningham

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Disclosure

NMLS # 192864

Home Savings and Trust Mortgage NMLS# 192808

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