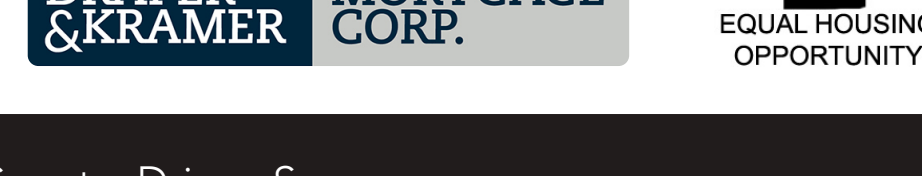




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Hello! This analysis shows how a \$70k seller concession can help you with either a Permanent Rate buydown, combo rate buydown and price reduction, or just a price reduction.

7107 Sun Country Drive - Summary

| | Permanent Rate Buydown - \$70k cost | Permanent Buydown (\$35k) + Price Red (\$35k) | Price Reduction - \$70k |
|--------------------------------|-------------------------------------|---|-------------------------|
| Purchase Price: | \$1,760,000 | \$1,725,000 | \$1,690,000 |
| Loan Amount: | \$1,408,000 | \$1,380,000 | \$1,352,000 |
| Interest Rate: | 5.000% | 5.375% | 6.375% |
| APR: | *5.015% | *5.391% | *6.394% |
| Term (mos): | 360 | 360 | 360 |
| Payment: | \$8,463.45 | \$8,632.60 | \$9,339.72 |
| Cash To Close: | \$364,932.38 | \$357,984.10 | \$351,148.68 |
| Monthly Savings: | \$876.27 | \$707.12 | \$0.00 |
| 1st Total Interest Percentage: | 93.320% | 101.660% | 124.680% |
| 1st Loan 5 yr Cost: | \$458,029.38 | \$468,230.10 | \$510,821.88 |
| Savings(60 mth): | \$79,629 | \$60,550 | \$0 |
| Freedom Pt 1: | 30.00 yrs | 30.00 yrs | 30.00 yrs |

Monthly Payment Difference

| | Permanent Rate Buydown - \$70k cost... | Permanent Buydown (\$35k) + Price ... | Price Reduction - \$70k |
|--------------------|--|---------------------------------------|-------------------------|
| Loan Amount: | \$1,408,000 | \$1,380,000 | \$1,352,000 |
| Interest Rate: | 5.000% | 5.375% | 6.375% |
| *APR: | 5.015% | 5.391% | 6.394% |
| Amortization Type: | Fixed | Fixed | Fixed |
| Term (mos): | 360 | 360 | 360 |
| Mtg Insurance: | \$0.00 | \$0.00 | \$0.00 |
| Payment: | \$8,463.45 | \$8,632.60 | \$9,339.72 |
| Total Payment: | \$8,463.45 | \$8,632.60 | \$9,339.72 |

Property Appreciation: 4% Tax Bracket: 0%

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.

60 Months Analysis

| | Permanent Rate Buydown - \$70k cost... | Permanent Buydown (\$35k) + Price ... | Price Reduction - \$70k |
|-----------------|--|---------------------------------------|-------------------------|
| Total P&I Pmt: | \$453,507 | \$463,656 | \$506,083 |
| Principal Paid: | \$115,051 | \$106,173 | \$88,215 |
| Balance Remain: | \$1,292,949 | \$1,273,827 | \$1,263,785 |
| Int & MI Paid: | \$339,420 | \$358,499 | \$419,049 |
| Closing/Points: | \$3,558 | \$3,558 | \$3,558 |
| Total Cost: | \$342,978 | \$362,057 | \$422,607 |
| Net Savings: | \$79,629 | \$60,550 | \$0 |

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

30 Years Analysis

| | Permanent Rate Buydown - \$70k cost... | Permanent Buydown (\$35k) + Price ... | Price Reduction - \$70k |
|------------------|--|---------------------------------------|-------------------------|
| Home Value: | \$5,708,380 | \$5,594,861 | \$5,481,342 |
| Loan Balance: | \$0 | \$0 | \$0 |
| Equity: | \$5,708,380 | \$5,594,861 | \$5,481,342 |
| Total Principal: | \$1,408,000 | \$1,380,000 | \$1,352,000 |
| Total PITI: | \$3,046,843 | \$3,107,742 | \$3,362,300 |
| Total Int & MI: | \$1,314,008 | \$1,402,958 | \$1,685,681 |

Property Appreciation: 4% Tax Bracket: 0%

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

Payment Breakdown

| | Permanent Rate Buydown - \$70k cost... | Permanent Buydown (\$35k) + Price ... | Price Reduction - \$70k |
|------------------|--|---------------------------------------|-------------------------|
| Price/Value: | \$1,760,000 | \$1,725,000 | \$1,690,000 |
| P&I (1st): | \$7,558.45 | \$7,727.60 | \$8,434.72 |
| Property Tax: | \$355.00 | \$355.00 | \$355.00 |
| Hazard Ins: | \$550.00 | \$550.00 | \$550.00 |
| Mtg Insurance: | \$0.00 | \$0.00 | \$0.00 |
| Monthly Payment: | \$8,463.45 | \$8,632.60 | \$9,339.72 |
| HOA: | \$0.00 | \$0.00 | \$0.00 |
| Non-Mtg Debt | \$0.00 | \$0.00 | \$0.00 |
| Other | \$0.00 | \$0.00 | \$0.00 |
| Reduction Pmt: | \$0.00 | \$0.00 | \$0.00 |
| Investment Pmt: | \$0.00 | \$0.00 | \$0.00 |
| Total Payment: | \$8,463.45 | \$8,632.60 | \$9,339.72 |

Closing Costs

| | Permanent Rate Buydown - \$70k cost... | Permanent Buydown (\$35k) + Price ... | Price Reduction - \$70k |
|------------------|--|---------------------------------------|-------------------------|
| Down Pmt/Equity: | \$352,000.00 | \$345,000.00 | \$338,000.00 |
| Loan To Value: | 80.000% | 80.000% | 80.000% |
| APR Costs: | \$2,468.38 | \$2,520.10 | \$2,684.68 |
| Non-APR Costs: | \$2,054.00 | \$2,054.00 | \$2,054.00 |
| Points: | \$0.00 | \$0.00 | \$0.00 |
| UFMIP/FF/GF/SP: | \$0.00 | \$0.00 | \$0.00 |
| Prepays: | \$8,410.00 | \$8,410.00 | \$8,410.00 |
| Contributions: | \$0.00 | \$0.00 | \$0.00 |
| Earnest Money: | \$0.00 | \$0.00 | \$0.00 |
| Cash To Close: | \$364,932.38 | \$357,984.10 | \$351,148.68 |

UFMIP - FHA Upfront MIP; FF - VA Funding Fee; GF - USDA Guarantee Fee; SP - Single Premium

Reinvestment

| | Permanent Rate Buydown - \$70k cost | Permanent Buydown (\$35k) + Price Red (\$35k) | Price Reduction - \$70k |
|---------------------|-------------------------------------|---|-------------------------|
| Monthly Savings: | \$876.27 | \$707.12 | \$0.00 |
| Loan Position: | 1st | 1st | 1st |
| Loan Amount: | \$1,408,000 | \$1,380,000 | \$1,352,000 |
| Interest Rate: | 5.000% | 5.375% | 6.375% |
| PITI: | \$8,463.45 | \$8,632.60 | \$9,339.72 |
| Reduction Pmt: | \$0.00 | \$0.00 | \$0.00 |
| Freedom Point: | 30.00 yrs | 30.00 yrs | 30.00 yrs |
| MI Cut-off: | | | |
| Loan Bal. 30 yrs | \$0 | \$0 | \$0 |
| Savings Balance: | \$0 | \$0 | \$0 |
| Cash To Close: | \$364,932.38 | \$357,984.10 | \$351,148.68 |
| Savings Start: | \$0 | \$0 | \$0 |
| Savings Rate %: | 0.00% | 0.00% | 0.00% |
| Savings Pmt: | \$0.00 | \$0.00 | \$0.00 |
| Savings 30 yrs | \$0 | \$0 | \$0 |
| Investment Bal: | \$0 | \$0 | \$0 |
| Rate of Return %: | 0.00% | 0.00% | 0.00% |
| Investment Pmt: | \$0.00 | \$0.00 | \$0.00 |
| Investment 30 yrs | \$0 | \$0 | \$0 |
| Accumulation 30 yrs | \$0 | \$0 | \$0 |
| Payoff w/ Inv: | NO | NO | NO |

Payment Stream 1 - Permanent Rate Buydown - \$70k cost

| NUMBER OF PAYMENTS | PAYMENT AMOUNT | INTEREST RATE | END BALANCE |
|--------------------|----------------|---------------|-------------|
| 359 | \$7,558.45 | 5.000% | \$7,528.44 |
| 1 | \$7,559.81 | 5.000% | \$0 |

Payment Stream 1 - Permanent Buydown (\$35k) + Price Red (\$35k)

| NUMBER OF PAYMENTS | PAYMENT AMOUNT | INTEREST RATE | END BALANCE |
|--------------------|----------------|---------------|-------------|
| 359 | \$7,727.60 | 5.375% | \$7,699.03 |
| 1 | \$7,733.52 | 5.375% | \$0 |

Payment Stream 1 - Price Reduction - \$70k

| NUMBER OF PAYMENTS | PAYMENT AMOUNT | INTEREST RATE | END BALANCE |
|--------------------|----------------|---------------|-------------|
| 359 | \$8,434.72 | 6.375% | \$8,391.34 |
| 1 | \$8,435.92 | 6.375% | \$0 |

Fee Detail - Permanent Rate Buydown - \$70k cost

| FEE | TOTAL | PAID BY | APR FEE | PREPAID ESCROWS | FINANCED |
|----------------------------|---------|----------|---------|-----------------|----------|
| Appraisal Fee: | \$900 | Borrower | | | |
| Application Fee: | \$1,279 | Borrower | YES | | |
| Closing Protection Letter: | \$25 | Borrower | YES | | |
| Commitment Fee: | \$200 | Borrower | YES | | |
| Lender's Title Insurance: | \$625 | Borrower | | | |
| Recording Fees: | \$175 | Borrower | | | |
| Settlement Fee: | \$275 | Borrower | | | |
| State Deed Tax Stamp: | \$79 | Borrower | | | |
| Hazard Insurance Reserves: | \$1,100 | Borrower | | YES | |
| Hazard Insurance Premium: | \$6,600 | Borrower | | YES | |
| Taxes Reserves: | \$710 | Borrower | | YES | |

Points: \$0.00 Prepaid Interest: \$964.38 UFMIP/FF/GF/SP: \$0.00 Borrower Paid: \$12,932.38 Lender Paid: \$0.00 Seller Paid: \$0.00 Earnest Money: \$0.00

Fee Detail - Permanent Buydown (\$35k) + Price Red (\$35k)

| FEE | TOTAL | PAID BY | APR FEE | PREPAID ESCROWS | FINANCED |
|----------------------------|---------|----------|---------|-----------------|----------|
| Appraisal Fee: | \$900 | Borrower | | | |
| Application Fee: | \$1,279 | Borrower | YES | | |
| Closing Protection Letter: | \$25 | Borrower | YES | | |
| Commitment Fee: | \$200 | Borrower | YES | | |
| Lender's Title Insurance: | \$625 | Borrower | | | |
| Recording Fees: | \$175 | Borrower | | | |
| Settlement Fee: | \$275 | Borrower | | | |
| State Deed Tax Stamp: | \$79 | Borrower | | | |
| Hazard Insurance Premium: | \$6,600 | Borrower | | YES | |
| Taxes Reserves: | \$710 | Borrower | | YES | |
| Hazard Insurance Reserves: | \$1,100 | Borrower | | YES | |

Points: \$0.00 Prepaid Interest: \$1,016.10 UFMIP/FF/GF/SP: \$0.00 Borrower Paid: \$13,984.10 Lender Paid: \$0.00 Seller Paid: \$0.00 Earnest Money: \$0.00

Fee Detail - Price Reduction - \$70k

| FEE | TOTAL | PAID BY | APR FEE | PREPAID ESCROWS | FINANCED |
|----------------------------|---------|----------|---------|-----------------|----------|
| Appraisal Fee: | \$900 | Borrower | | | |
| Application Fee: | \$1,279 | Borrower | YES | | |
| Closing Protection Letter: | \$25 | Borrower | YES | | |
| Commitment Fee: | \$200 | Borrower | YES | | |
| Lender's Title Insurance: | \$625 | Borrower | | | |
| Recording Fees: | \$175 | Borrower | | | |
| Settlement Fee: | \$275 | Borrower | | | |
| State Deed Tax Stamp: | \$79 | Borrower | | | |
| Hazard Insurance Reserves: | \$1,100 | Borrower | | YES | |
| Hazard Insurance Premium: | \$6,600 | Borrower | | YES | |
| Taxes Reserves: | \$710 | Borrower | | YES | |

Points: \$0.00 Prepaid Interest: \$1,180.68 UFMIP/FF/GF/SP: \$0.00 Borrower Paid: \$13,148.68 Lender Paid: \$0.00 Seller Paid: \$0.00 Earnest Money: \$0.00

* DISCLOSURE: The results above are based on (i) information provided by you, (ii) estimates of interest rates, which may change over time, (iii) currently available loan programs and (iv) information and assumptions discussed with your advisor, all of which might change over time.
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