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My Property (\$1,300,000)

	Conventional 30yr 6.75%	Price Break	Permanent	Temp. Buydown	Seller Paid CC
Loan Amount	\$975,000	\$963,750	\$975,000	\$975,000	\$975,000
Term	30 years	30 years	30 years	30 years	30 years
Down Payment	\$325,000	\$321,250	\$325,000	\$325,000	\$325,000
Rate	6.75%	6.75%	6.5%	6.75%	6.75%
APR %	6.771%	6.771%	6.563%	6.771%	6.75%
Points	0	0	1	0	0
Fixed/ARM	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. BuyDown 2/1	Conv. Fixed
Mortgage Insurance	\$0	\$0	\$0	\$0	\$0
Monthly Prin. & Interest (Start)	\$6,324	\$6,251	\$6,163	\$5,086	\$6,324
Total Monthly Expenses	\$7,692	\$7,619	\$7,531	\$6,454	\$7,692
Total Cash to Close	\$330,000	\$326,250	\$330,000	\$330,000	\$325,000

Seller Costs / Buyer Benefits

\$22461

Temp. Buydown

\$15000

Price Break

\$9750

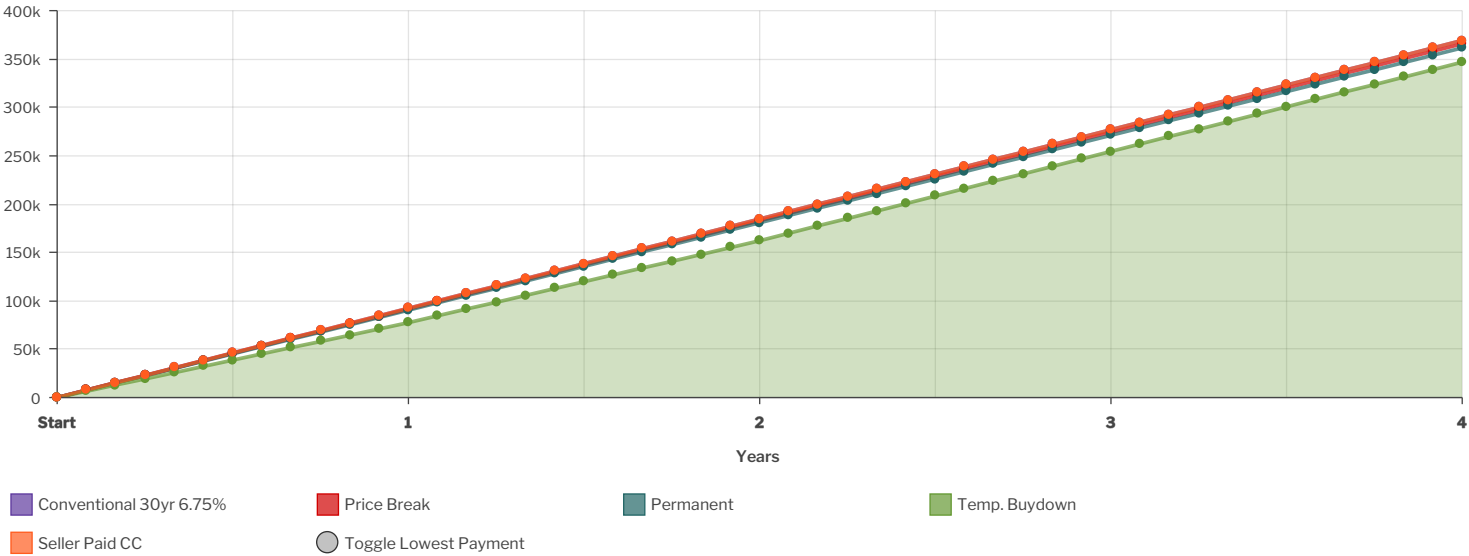
Permanent

\$5000

Seller Paid CC

Lowest Payment - Year 4

Cumulative PITI + HOA Fees



Loan	Year 2	Year 3	Year 4	Year 5	Year 6
Conventional 30yr 6.75%	\$184,608	\$276,912	\$369,216	\$461,520	\$553,824
Price Break	\$182,857	\$274,285	\$365,713	\$457,142	\$548,570
Permanent	\$180,740	\$271,110	\$361,480	\$451,850	\$542,220
Temp. Buydown	\$162,147	\$254,451	\$346,755	\$439,059	\$531,363
Seller Paid CC	\$184,608	\$276,912	\$369,216	\$461,520	\$553,824

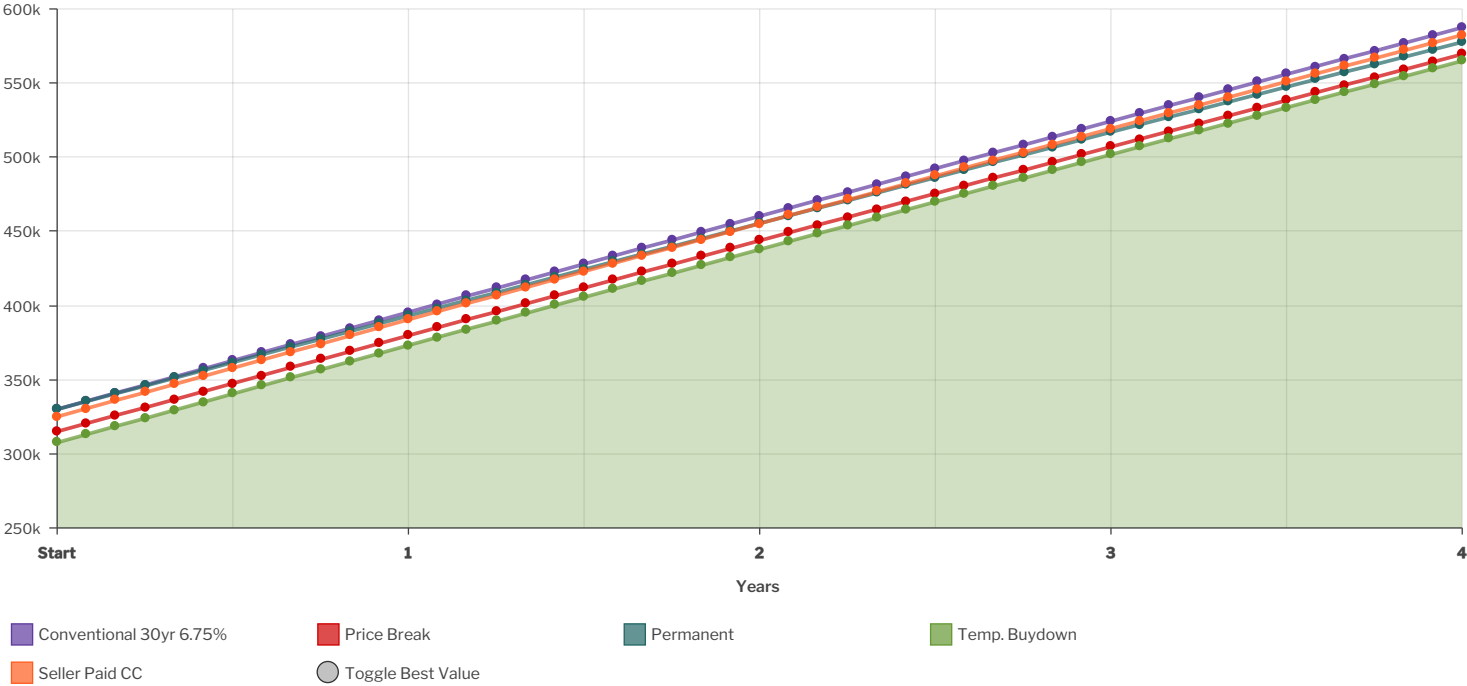
Summary - Year 4

Comparisons represent the *Difference vs No Contribution*.

	Price Break	Permanent	Temp. Buydown	Seller Paid CC
Seller Costs / Buyer Benefits	\$15,000	\$9,750	\$22,461	\$5,000
Closing Cost	\$0	\$0	\$0	\$-5,000
Interest	\$-2,970	\$-9,795	\$-22,461	\$0
Principal	\$-532	\$2,059	\$0	\$0
Mortgage Insurance	\$0	\$0	\$0	\$0

Numbers in **Green** denote a *Benefit vs No Contribution*. Numbers in **Red** denote a *Loss vs No Contribution*.

Cost Benefit - Year 4



Loan	Year 2	Year 3	Year 4	Year 5	Year 6
Conventional 30yr 6.75%	\$460,266	\$524,264	\$587,434	\$649,718	\$711,055
Price Break	\$443,763	\$507,022	\$569,463	\$631,029	\$691,659
Permanent	\$455,378	\$516,924	\$577,639	\$637,467	\$696,349
Temp. Buydown	\$437,805	\$501,803	\$564,972	\$627,257	\$688,594
Seller Paid CC	\$455,266	\$519,264	\$582,434	\$644,718	\$706,055