

**Normal**

Standard

Rate is currently

**6.000%**

Based on Interest Only

Sales Price	\$300,000.00
Loan Amount	\$240,000.00

Loan	6-Jan
Rate 1st	6.000%
Term	360
Loan LTV	80.00%
Payment	\$1,438.92

Payment	\$1,200.000
12 Month Total	\$14,400.000
360	\$432,000.00

**Plan A****My Sellers Are Offering to Fund a 2/1 Buy Down Mortgage!***2 - 1 Buydown (First Year) Seller Cost 2.85% of Loan Amount*

Sales Price	\$300,000.00
Loan Amount	\$240,000.00

Loan	25-Dec
Rate	4.000%
Term	360
Loan LTV	80.00%
Payment	\$1,145.80

Payment	
12	\$800.00
12 Month Total	\$9,600.000
12 Month Savings	\$4,800.000

*2 - 1 Buy Down (Second Year) Seller Cost 2.85% of Loan Amount*

Sales Price	\$300,000.00
Loan Amount	\$240,000.00

Loan	30 Year Fixed
Rate	5.000%
Term	360
Loan LTV	80.00%
Payment	\$1,288.37

Payment	
12	\$1,000.00
12 Month Total	\$12,000.000
12 Month Savings	\$2,400.000

1st Year	4.000%
2nd Year	5.000%
3-30 Years	6.000%

Seller Pays	\$6,840.00
Buyer Saves	\$7,200.00

**Plan B**

My Sellers Are Offering to Pay 3 Points to Buydown Your Rate  
*Full Buy Down (3 Points) Seller Cost 3% of Loan Amount*

Sales Price	\$300,000.00
Loan Amount	\$240,000.00

Taxes	\$10,934.00
Years	
Loan	30 Year Fixed
Rate	5.250%
Term	360
Loan LTV	80.00%
Payment	\$1,325.29

Payments		
360	\$378,000.00	
360	\$432,000.00	
Total Savings	\$54,000.00	

Seller Pays	\$7,200.00
Buyer Saves	\$54,000.00