YOUR ACTUAL RATE, PAYMENT, AND COSTS COULD BE HIGHER. GET AN OFFICIAL LOAN ESTIMATE BEFORE CHOOSING A LOAN.

https://mcedge.tv/6pyxcg

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OriginPoint

EQUAL HOUSING LENDER

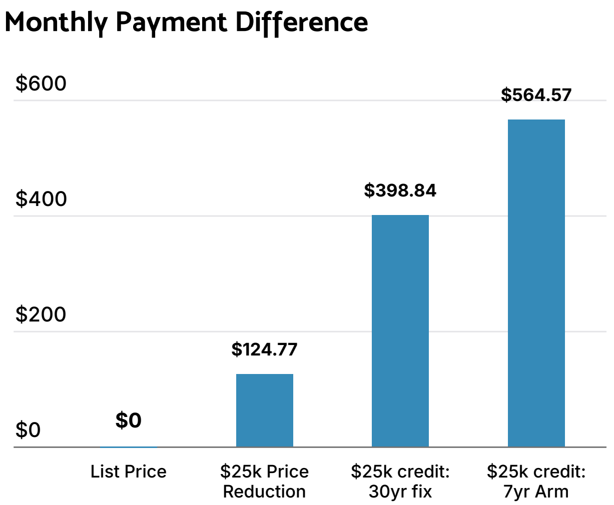
Welcome to your personal Total Cost Analysis for a home loan. Here you can compare our different loan products from a short and long term perspective. Thank you for letting us be your partner in your mortgage experience. Please let us know if you need help in any way.

1314 SE 1 Ave FLL - Summary

	List Price	$25k Price Reduction	$25k credit: 30yr fix	$25k credit: 7yr Arm
Purchase Price:	$889,000	$864,000	$889,000	$889,000
Loan Amount:	$711,200	$691,200	$711,200	$711,200
Interest Rate:	6.375%	6.375%	5.500%	5.125%
APR:	*6.375%	*6.375%	*5.500%	*5.125%
Term (mos):	360	360	360	360
Payment:	**$4,436.96	**$4,312.19	**$4,038.12	**$3,872.39
Cash To Close:	$177,800.00	$172,800.00	$177,800.00	$177,800.00
Monthly Savings	$0.00	$124.77	$398.84	$564.57
1st Total Interest Percentage:	124.590%	124.590%	104.400%	96.020%
1st Loan 5 yr Cost:	$266,217.60	$258,731.40	$242,287.20	$232,343.40
Savings(60 mth):	$0	$6,181	$31,147	$44,435
Freedom Pt 1:	30.00 yrs	30.00 yrs	30.00 yrs	30.00 yrs

** Estimated monthly payments include estimates of property taxes and hazard insurance. Actual costs could be higher.

Monthly Payment Difference



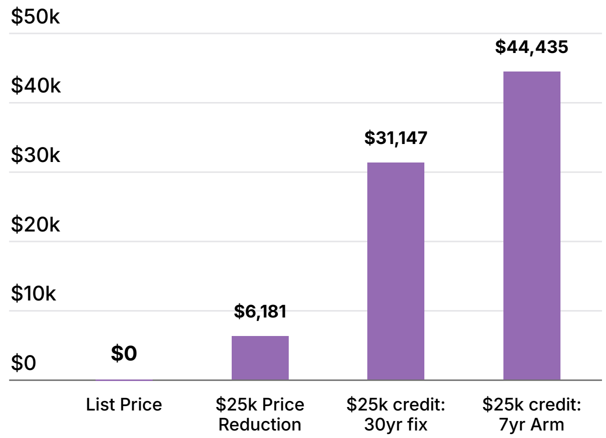
	List Price	$25k Price Reduction	$25k credit: 30yr fix	$25k credit: 7yr Arm
Loan Amount:	$711,200	$691,200	$711,200	$711,200
Interest Rate:	6.375%	6.375%	5.500%	5.125%
***APR:**	6.375%	6.375%	5.500%	5.125%
Amortization Type:	Fixed	Fixed	Fixed	Fixed
Term (mos):	360	360	360	360
Mtg Insurance:	$0.00	$0.00	$0.00	$0.00
Payment:	$4,436.96	$4,312.19	$4,038.12	$3,872.39
Total Payment:	$4,436.96	$4,312.19	$4,038.12	$3,872.39

Property Appreciation: 4% **Tax Bracket: 0%**

This section is an overview of monthly payments for each prospective mortgage plan. The payments include estimates for applicable taxes and insurance. Actual costs could be higher.

60 Months Analysis

Savings over 60 Months

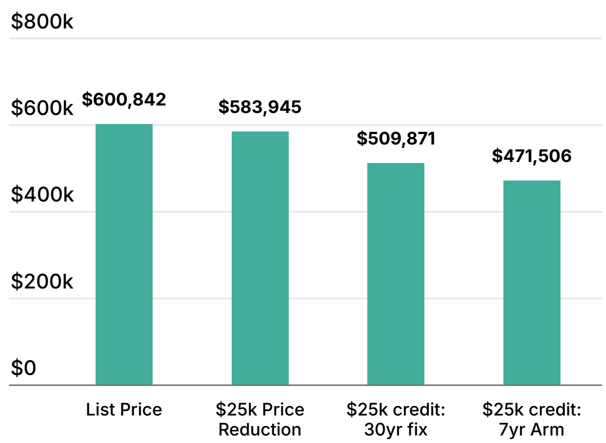


	List Price	$25k Price Reduction	$25k credit: 30yr fix	$25k credit: 7yr Arm
Total P&I Pmt:	$266,218	$258,731	$242,287	$232,343
Principal Paid:	$46,404	$45,099	$53,621	$56,965
Balance Remain:	$664,796	$646,101	$657,579	$654,235
Int & MI Paid:	$219,814	$213,632	$188,667	$175,378
Closing/Points:	$0	$0	$0	$0
Total Cost:	$219,814	$213,632	$188,667	$175,378
Net Savings:	$0	$6,181	$31,147	$44,435

This section is an overview of short-term payments and costs for each prospective mortgage plan. The payments include estimates for applicable taxes and insurance. Actual costs could be higher.

15 Years Analysis

Interest in 15 Years

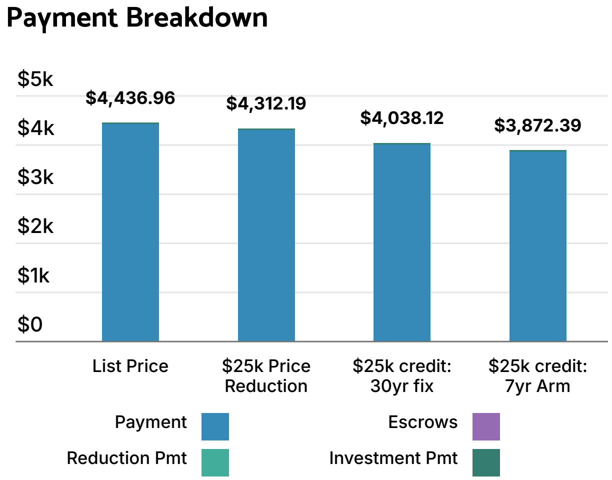


	List Price	$25k Price Reduction	$25k credit: 30yr fix	$25k credit: 7yr Arm
Home Value:	$1,601,039	$1,556,015	$1,601,039	$1,601,039
Loan Balance:	$513,389	$498,951	$494,209	$485,675
Equity:	$1,087,650	$1,057,064	$1,106,830	$1,115,363
Total Principal:	$197,811	$192,249	$216,991	$225,525
Total PITI:	$798,653	$776,194	$726,862	$697,030
Total Int & MI:	$600,842	$583,945	$509,871	$471,506

Property Appreciation: 4% **Tax Bracket: 0%**

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

Payment Breakdown

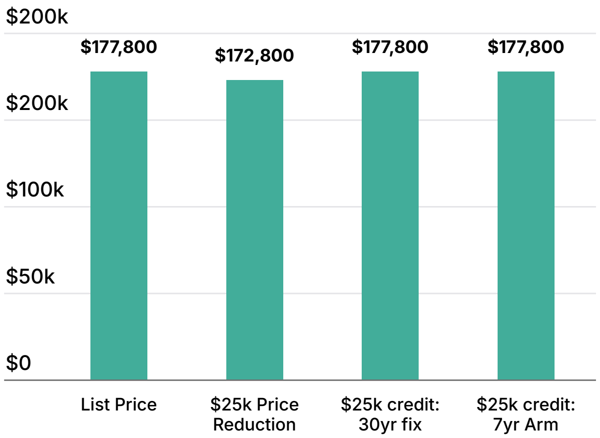


	List Price	$25k Price Reduction	$25k credit: 30yr fix	$25k credit: 7yr Arm
Price/Value:	$889,000	$864,000	$889,000	$889,000
P&I (1st):	$4,436.96	$4,312.19	$4,038.12	$3,872.39
Property Tax:	$0.00	$0.00	$0.00	$0.00
Hazard Ins:	$0.00	$0.00	$0.00	$0.00
Mtg Insurance:	$0.00	$0.00	$0.00	$0.00
Monthly Payment:	**$4,436.96	**$4,312.19	**$4,038.12	**$3,872.39
HOA:	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00
Reduction Pmt:	$0.00	$0.00	$0.00	$0.00
Investment Pmt:	$0.00	$0.00	$0.00	$0.00
Total Payment:	**$4,436.96	**$4,312.19	**$4,038.12	**$3,872.39

** Estimated monthly payments include estimates of property taxes and hazard insurance. Actual costs could be higher.

Closing Costs

Total Cash To Close



	List Price	$25k Price Reduction	$25k credit: 30yr fix	$25k credit: 7yr Arm
Down Pmt/Equity:	$177,800.00	$172,800.00	$177,800.00	$177,800.00
Loan To Value:	80.000%	80.000%	80.000%	80.000%
APR Costs:	$0.00	$0.00	$0.00	$0.00
Non-APR Costs:	$0.00	$0.00	$0.00	$0.00
Points:	$0.00	$0.00	$0.00	$0.00
UFMIP/FF/GF/SP:	$0.00	$0.00	$0.00	$0.00
Prepaids:	$0.00	$0.00	$0.00	$0.00
Contributions:	$0.00	$0.00	$0.00	$0.00
Earnest Money:	$0.00	$0.00	$0.00	$0.00
Cash To Close:	$177,800.00	$172,800.00	$177,800.00	$177,800.00

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

Reinvestment

	List Price	$25k Price Reduction	$25k credit: 30yr fix	$25k credit: 7yr Arm
Monthly Savings:	$0.00	$124.77	$398.84	$564.57
Loan Position:	1st	1st	1st	1st
Loan Amount:	$711,200	$691,200	$711,200	$711,200
Interest Rate:	6.375%	6.375%	5.500%	5.125%
PITI	**$4,436.96	**$4,312.19	**$4,038.12	**$3,872.39
Reduction Pmt:	$0.00	$0.00	$0.00	$0.00
Freedom Point:	30.00 yrs	30.00 yrs	30.00 yrs	30.00 yrs
MI Cut-off:				
Loan Bal. 15 yrs	$513,389	$498,951	$494,209	$485,675
Savings Balance:	$0	$0	$0	$0
Cash To Close:	$177,800.00	$172,800.00	$177,800.00	$177,800.00
Savings Start:	$0	$0	$0	$0
Savings Rate %:	0.00%	0.00%	0.00%	0.00%
Savings Pmt:	$0.00	$0.00	$0.00	$0.00
Savings 15 yrs	$0	$0	$0	$0
Investment Bal:	$0	$0	$0	$0
Rate of Return %:	0.00%	0.00%	0.00%	0.00%
Investment Pmt:	$0.00	$0.00	$0.00	$0.00
Investment 15 yrs	$0	$0	$0	$0
Accumulation 15 yrs	$0	$0	$0	$0
Payoff w/ Inv:	NO	NO	NO	NO

** Estimated monthly payments include estimates of property taxes and hazard insurance. Actual costs could be higher.