

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

<https://mcedge.tv/6pyxcg>



## Justin Lopatin

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OriginPoint



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.

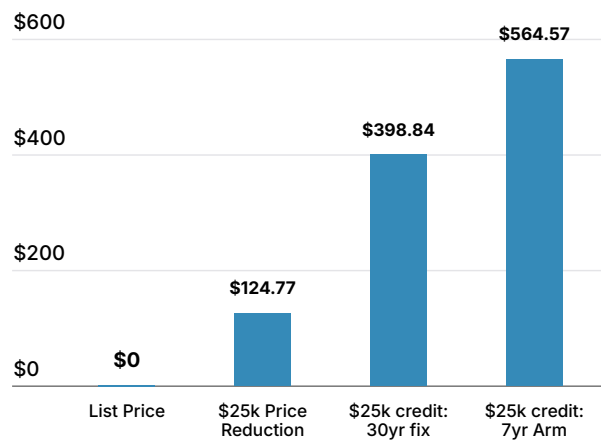
### 1314 SE 1 Ave FLL - Summary

|                                | 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

### Monthly Payment Difference



Loan Amount:

Interest Rate:

\*APR:

Amortization Type:

Term (mos):

Mtg Insurance:

Payment:

Total Payment:

List Price

\$25k Price Reduction

\$25k credit: 30yr fix

\$25k credit: 7yr Arm

\$711,200

\$691,200

\$711,200

\$711,200

6.375%

6.375%

5.500%

5.125%

6.375%

6.375%

5.500%

5.125%

Fixed

Fixed

Fixed

Fixed

360

360

360

360

\$0.00

\$0.00

\$0.00

\$0.00

\$4,436.96

\$4,312.19

\$4,038.12

\$3,872.39

\$4,436.96

\$4,312.19

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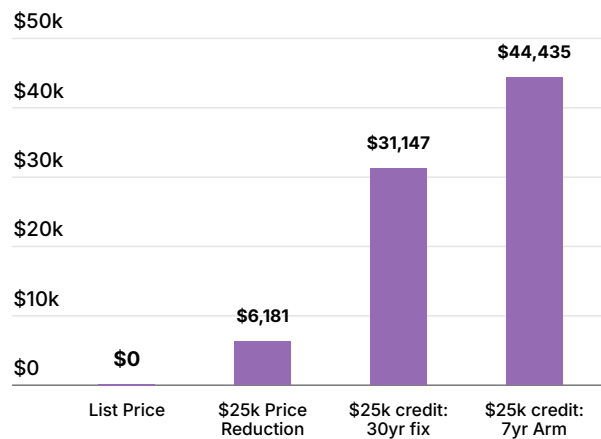
\$3,872.39

**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

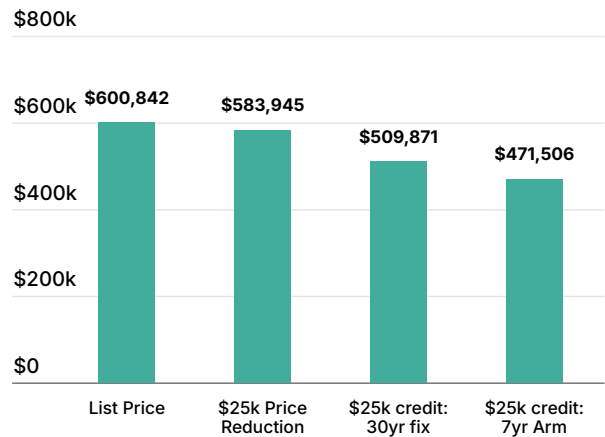


|                 | List Price | \$25k Price Reduction | \$25k credit: 30yr fix | \$25k credit: 7yr Arm |
|-----------------|------------|-----------------------|------------------------|-----------------------|
| Total P&I Pmt:  | \$266,218  | \$258,731             | \$242,287              | \$232,343             |
| 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



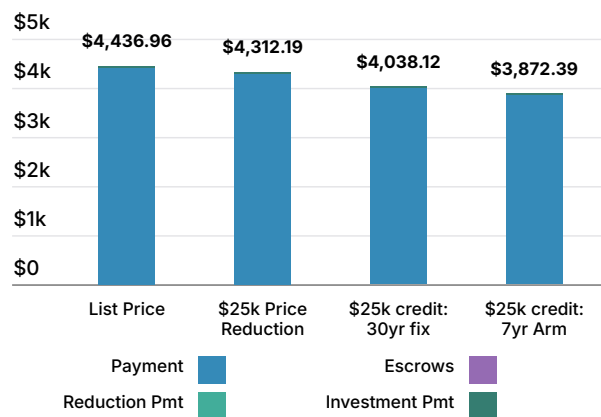
|                  | List Price  | \$25k Price Reduction | \$25k credit: 30yr fix | \$25k credit: 7yr Arm |
|------------------|-------------|-----------------------|------------------------|-----------------------|
| Home Value:      | \$1,601,039 | \$1,556,015           | \$1,601,039            | \$1,601,039           |
| 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

### Payment Breakdown

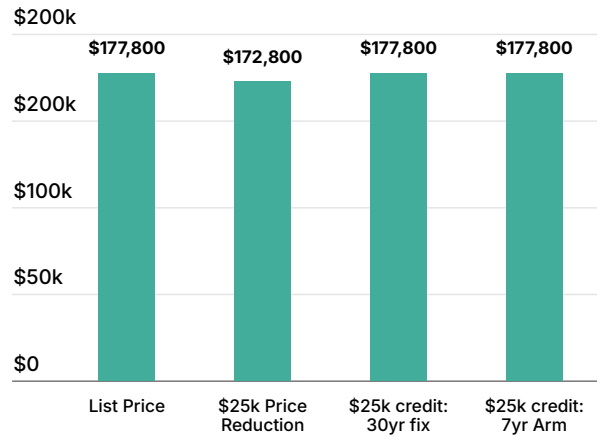


|                  | List Price   | \$25k Price Reduction | \$25k credit: 30yr fix | \$25k credit: 7yr Arm |
|------------------|--------------|-----------------------|------------------------|-----------------------|
| Price/Value:     | \$889,000    | \$864,000             | \$889,000              | \$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                |
| Prepays:         | \$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.

\* Results provided are for informational purposes only and are not an offer to lend. Mortgage financing provided by OriginPoint LLC. Equal Housing Lender. (c) 2022

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