

Total Cost Analysis

John Smith

Matt Nockels

279527 CO State License # 100019763

Office: (303) 945-3962

View Online: <http://mcedge.tv/1bwslj>

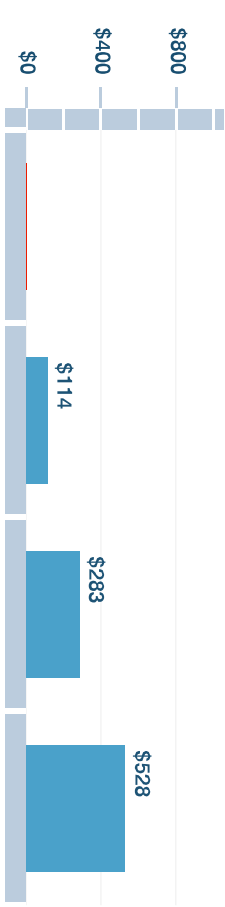
matt@denver-lending.com

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

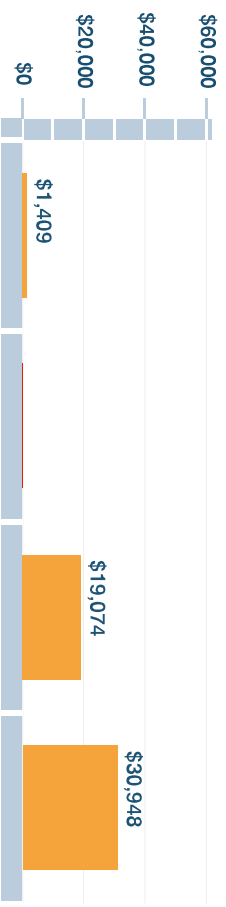
Summary

	CHFA CF30YR FIX	FHA 30YR FIX	CF30YR 5% Down MMI	CF30 YR 10% Down FMI
Purchase Price:	\$400,000	\$400,000	\$400,000	\$400,000
Loan Amount:	\$388,000	\$392,755	\$380,000	\$367,020
Interest Rate:	4.750%	3.625%	3.500%	3.500%
*APR:	* 5.242%	* 5.005%	* 4.015%	* 3.824%
Term (mos):	360	360	360	360
Payment:	** \$2,625.96	** \$2,512.29	** \$2,343.20	** \$2,098.08
Reduction Payment:	\$0.00	\$113.67	\$282.76	\$527.88
Cash to Close:	\$2,765.77	\$19,308.85	\$30,672.95	\$50,497.22
Monthly Savings:	\$0.00	\$113.67	\$282.76	\$527.88
1st Lien TIP:	87.790%	56.800%	46.410%	37.850%
1st Lien 5 yr cost:	\$137,332.60	\$133,452.60	\$138,050.60	\$137,893.54
Savings: (84 months)	\$1,409	\$0	\$19,074	\$30,948
Freedom Point:	30 yrs	27 yrs	23.33 yrs	19.42 yrs

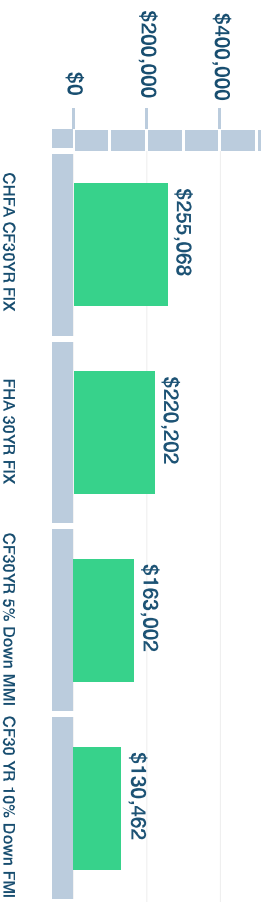
**Estimated taxes and insurance are / are not included in your payment.



Savings Over 84 Months



Interest & MI Paid in 15 Years



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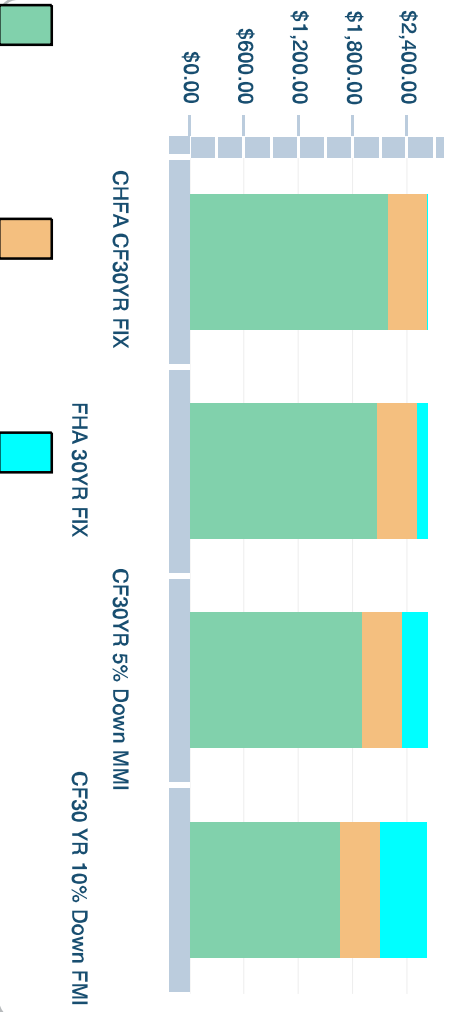
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Payment Breakdown

Product Name:	CHFA CF30YR FIX	FHA 30YR FIX	CF30YR 5% Down MMI	CF30 YR 10% Down FMI
Price / Value:	\$400,000	\$400,000	\$400,000	\$400,000
P & I (1st):	\$2,023.99	\$1,791.16	\$1,706.37	\$1,648.08
Property Tax:	\$333.33	\$333.33	\$333.33	\$333.33
Hazard Ins:	\$116.67	\$116.67	\$116.67	\$116.67
Mtg Insurance:	\$151.97	\$271.13	\$186.83	\$0.00
HOA:	\$0.00	\$0.00	\$0.00	\$0.00
Other:	\$0.00	\$0.00	\$0.00	\$0.00
Total PITI:	** \$2,625.96	** \$2,512.29	** \$2,343.20	** \$2,098.08
Reduction Pmt:	\$0.00	\$113.67	\$282.76	\$527.88
Total Payment:	** \$2,625.96	** \$2,625.96	** \$2,625.96	** \$2,625.96

**Estimated taxes and insurance are / are not included in your payment.

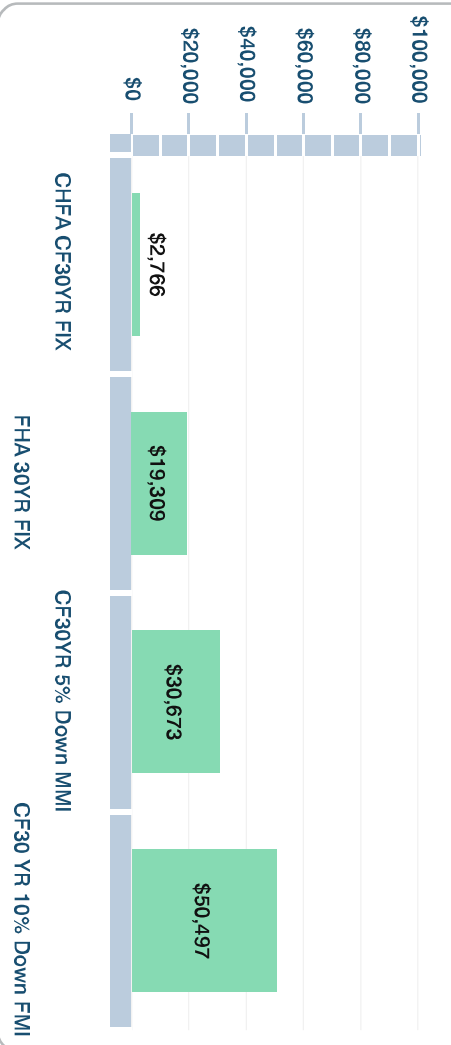
Total Monthly Payment



Closing Costs

Product Name:	CHFA CF30YR FIX	FHA 30YR FIX	CF30YR 5% Down MMI	CF30 YR 10% Down FMI
Down Pmt/Equity:	\$12,000.00	\$14,000.00	\$20,000.00	\$40,000.00
Loan To Value:	97%	98.19%	95%	91.75%
APR Costs:	\$2,895.00	\$2,895.00	\$2,895.00	\$2,895.00
Non-APR Costs:	\$0.00	\$0.00	\$0.00	\$0.00
Points:	\$3,880.00	-\$824.79	\$4,598.00	\$4,440.94
UFMIP/FF/GF/SP:	\$0.00	\$6,755.00	\$0.00	\$7,020.00
Prepays:	\$3,390.77	\$3,238.64	\$3,179.95	\$3,161.28
Contributions:	\$19,400.00	\$0.00	\$0.00	\$0.00
*APR:	* 5.242%	* 5.005%	* 4.015%	* 3.824%
Cash to Close:	\$2,765.77	\$19,308.85	\$30,672.95	\$50,497.22

Total Cash to Close





A Division of PrimeLend Capital Mortgage Corporation

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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.

Product Name:	CHFA CF30YR FIX	FHA 30YR FIX	CF30YR 5% Down NMI	CF30 YR 10% Down FMI
Loan Amount:	\$388,000	\$392,755	\$380,000	\$367,020
Interest Rate:	4.750%	3.625%	3.500%	3.500%
*APR:	* 5.242%	* 5.005%	* 4.015%	* 3.824%
Term (months):	360	360	360	360
Mtg Insurance:	\$151.97	\$271.13	\$186.83	\$0.00
Total PITI Payment:	** \$2,625.96	** \$2,512.29	** \$2,343.20	** \$2,098.08
Monthly Payment:	** \$2,625.96	** \$2,512.29	** \$2,343.20	** \$2,098.08

**Estimated taxes and insurance are / are not included in your payment.

Appreciation: 3% Tax Bracket: 0%

Total Cost Analysis (84 months)

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

Total P&I Payments:	\$170,015	\$160,006	\$167,087	\$182,781
Principal Paid:	\$48,532	\$68,574	\$83,700	\$105,052
Int & MI Paid:	\$134,248	\$120,962	\$96,465	\$84,748
Balance Remaining:	\$339,468	\$324,181	\$296,300	\$261,968
Closing/Points:	-\$12,625	\$2,070	\$7,493	\$7,336
Total Cost:	\$121,623	\$123,032	\$103,958	\$92,084
Net Savings:	\$1,409	\$0	\$19,074	\$30,948

Interest and MI Paid in 15 years

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

Home Value:	\$623,187	\$623,187	\$623,187	\$623,187
Loan Balance:	\$260,210	\$221,284	\$171,880	\$105,810
Total Reduction:	\$0	\$20,461	\$50,897	\$95,018
Principal Paid:	\$127,790	\$171,471	\$208,120	\$261,210
Total PITI:	** \$463,859	** \$472,673	** \$452,122	** \$472,673
Total Int & MI:	\$255,068	\$220,202	\$163,002	\$130,462

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CHFA CF30YR FIX

Down Pmt/Equity: \$12,000.00

APR Costs: \$2,895.00

Non-APR Costs: \$0.00

Points: \$3,880.00

UFMIP/FF/GF/SP: \$0.00

Prepays: \$3,390.77

Contributions: \$19,400.00

Earnest Money: \$0.00

Cash to Close: \$2,765.77

UFMIP - Upfront MIP, FF - VA Funding Fee; GF - USDA Guarantee fee; SP = Single Premium

FHA 30YR FIX

Down Pmt/Equity: \$14,000.00

APR Costs: \$2,895.00

Non-APR Costs: \$0.00

Points: -\$824.79

UFMIP/FF/GF/SP: \$6,755.00

Prepays: \$3,238.64

Contributions: \$0.00

Earnest Money: \$0.00

Cash to Close: \$19,308.85

UFMIP - Upfront MIP, FF - VA Funding Fee; GF - USDA Guarantee fee; SP = Single Premium

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CF30YR 5% Down MMI

Down Pmt/Equity: \$20,000.00

APR Costs: \$2,895.00

Non-APR Costs: \$0.00

Points: \$4,598.00

UFMIP/FF: \$0.00

Prepays: \$3,179.95

Contributions: \$0.00

Earnest Money: \$0.00

Cash to Close: \$30,672.95

UFMIP - Upfront MIP, FF - VA Funding Fee; GF - USDA Guarantee fee; SP = Single Premium

CF30 YR 10% Down FMI

Down Pmt/Equity: \$40,000.00

APR Costs: \$2,895.00

Non-APR Costs: \$0.00

Points: \$4,440.94

UFMIP/FF: \$7,020.00

Prepays: \$3,161.28

Contributions: \$0.00

Earnest Money: \$0.00

Cash to Close: \$50,497.22

UFMIP - Upfront MIP, FF - VA Funding Fee; GF - USDA Guarantee fee; SP = Single Premium

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