

1150 Montreal Avenue Suite 102
Saint Paul, MN 55116

John Doe

Eric Strauss 1153543 357271
Office: 651-898-4335 Cell: 612-747-9965
john@highlandfederalfinance.com

View Online: <http://mcoedge.tv/1bvm2q>

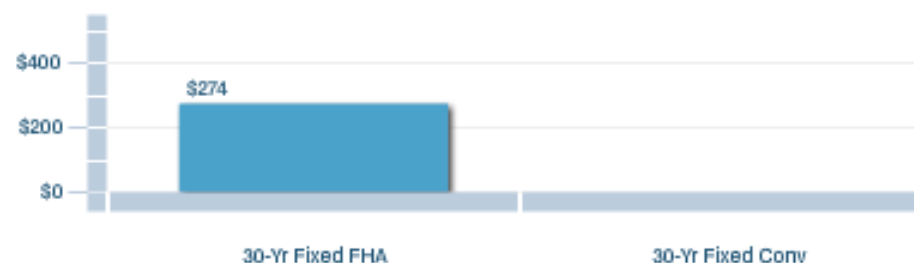
Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

Summary

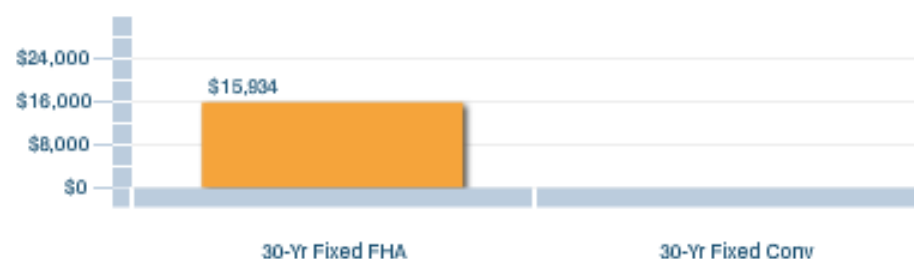
	30-Yr Fixed FHA	30-Yr Fixed Conv
Purchase Price:	\$200,000	\$200,000
Loan Amount:	\$196,377	\$190,000
Interest Rate:	3.250%	4.000%
*APR:	* 3.595%	* 5.134%
Term (mos):	360	360
Payment:	** \$1,291.90	** \$1,566.01
Cash to Close:	\$15,006.71	\$18,021.83
Monthly Savings:	\$274.11	\$0.00
1st Lien TIP:	56.810%	72.030%
1st Lien 5 yr cost:	\$56,124.78	\$72,621.43
Savings: (60 months)	\$15,934	\$0
Freedom Point:	30 yrs	30 yrs

**This is an example report. It is intended to show what the report looks like only.

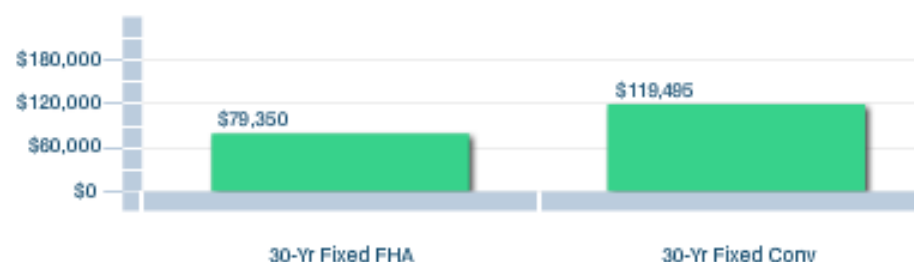
Monthly Payment Savings



Savings Over 60 Months



Interest & MI Paid in 15 Years



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* DISCLAIMER: The results above are based on (i) information provided by you, (ii) estimates of interest rates, your ability to save, your tax bracket, closing costs and other amounts, (iii) currently available loan programs and (iv) information and assumptions discussed with your advisor, all of which might change over time.

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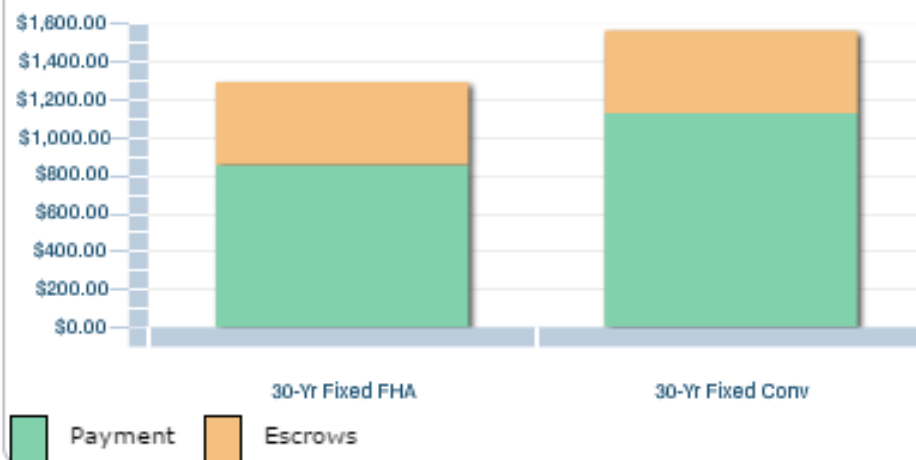
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Payment Breakdown

Product Name:	30-Yr Fixed FHA	30-Yr Fixed Conv
Price / Value:	\$200,000	\$200,000
P & I (1st):	\$854.65	\$907.09
Property Tax:	\$287.25	\$287.25
Hazard Ins:	\$150.00	\$150.00
Mtg Insurance:	\$0.00	\$221.67
HOA:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
Total PIT:	** \$1,291.90	** \$1,566.01
Total Payment:	** \$1,291.90	** \$1,566.01

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Total Monthly Payment

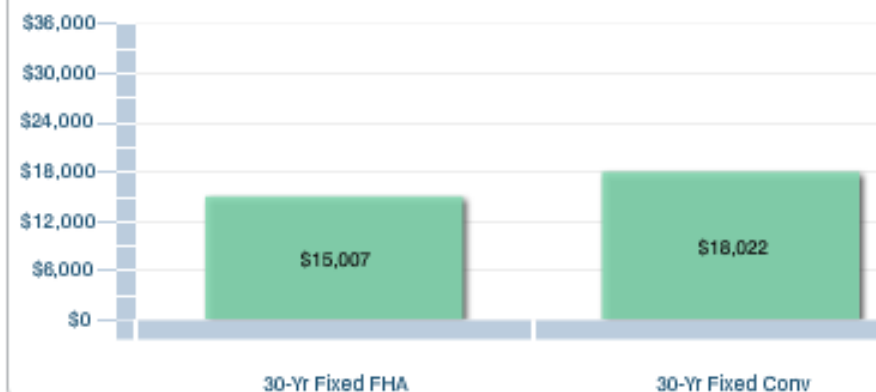


Closing Costs

Product Name:	30-Yr Fixed FHA	30-Yr Fixed Conv
Down Pmt/Equity:	\$7,000.00	\$10,000.00
Loan To Value:	98.19%	95%
APR Costs:	\$1,455.28	\$1,505.33
Non-APR Costs:	\$4,450.93	\$4,416.50
Points:	\$0.00	\$0.00
UFMIP/FF/GF/SP:	\$3,377.50	\$0.00
Prepays:	\$2,100.00	\$2,100.00
Contributions:	\$3,445.65	\$3,445.65
*APR:	* 3.595%	* 5.134%
Cash to Close:	\$15,006.71	\$18,021.83

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

Total Cash to Close



Product Name:	30-Yr Fixed FHA	30-Yr Fixed Conv
Loan Amount:	\$196,377	\$190,000
Interest Rate:	3.250%	4.000%
*APR:	* 3.595%	* 5.134%
Term (months):	360	360
Mtg Insurance:	\$0.00	\$221.67
Total PITI Payment:	*** \$1,291.90	*** \$1,566.01
Monthly Payment:	*** \$1,291.90	*** \$1,566.01

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.

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Appreciation: 3% Tax Bracket: 0%

Total P&I Payments:	\$51,279	\$54,425
Principal Paid:	\$20,999	\$18,150
Int & MI Paid:	\$33,919	\$49,888
Balance Remaining:	\$175,378	\$171,850
Closing/Points:	\$5,644	\$5,610
Total Cost:	\$39,563	\$55,498
Net Savings:	\$15,934	\$0

Total Cost Analysis (60 months)

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

Home Value:	\$311,593	\$311,593
Loan Balance:	\$121,627	\$122,631
Int & MI Paid:	\$79,350	\$119,495
Principal Paid:	\$74,750	\$67,369
Total PITI:	*** \$232,542	*** \$265,257
Total Int & MI:	\$79,350	\$119,495

Interest and MI Paid in 15 years

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



Total Cost Analysis

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30-Yr Fixed FHA Fee Detail

Fee	Total	Paid By	APR fee	Prepaid Escrows	Financed
Appraisal Fee	\$550.00	Borrower			
City/County Mtg Tax Stamp	\$471.30	Borrower			
Conservation Fee	\$5.00	Borrower			
Credit Report	\$100.00	Borrower			
Flood Certification Fee	\$8.00	Borrower	Yes		
Hazard Insurance Premium	\$1,800.00	Borrower		Yes	
Hazard Insurance Reserves	\$300.00	Borrower		Yes	
Mortgage Broker Fee	\$3,445.65	Lender	Yes		
Origination Fee	\$800.00	Borrower	Yes		
Owners Title Insurance	\$224.00	Borrower			
Recording Fees	\$138.00	Borrower			
Tax Service Fee	\$85.00	Borrower	Yes		
Taxes Reserves	\$1,723.50	Borrower			
Title Closing Fee	\$300.00	Borrower	Yes		
Title Examination	\$650.00	Borrower			
Title Insurance Binder	\$589.13	Borrower			

Points: 0% Prepaid Interest: \$262.28 UFMIP/FF/GF/SP: \$3,377.50
Total - Borrower Paid: \$8,006.21 Lender Paid: \$3,445.65
MIP Paid in Cash: \$0.50

30-Yr Fixed Conv Fee Detail

Fee	Total	Paid By	APR fee	Prepaid Escrows	Financed
Appraisal Fee	\$550.00	Borrower			
City/County Mtg Tax Stamp	\$456.00	Borrower			
Conservation Fee	\$5.00	Borrower			
Credit Report	\$100.00	Borrower			
Flood Certification Fee	\$8.00	Borrower	Yes		
Hazard Insurance Premium	\$1,800.00	Borrower		Yes	
Hazard Insurance Reserves	\$300.00	Borrower		Yes	
Mortgage Broker Fee	\$3,350.00	Lender	Yes		
Origination Fee	\$800.00	Borrower	Yes		
Owners Title Insurance	\$224.00	Borrower			
Recording Fees	\$138.00	Borrower			
Tax Service Fee	\$85.00	Borrower	Yes		
Taxes Reserves	\$1,723.50	Borrower			
Title Closing Fee	\$300.00	Borrower	Yes		
Title Examination	\$650.00	Borrower			
Title Insurance Binder	\$570.00	Borrower			

Points: 0% Prepaid Interest: \$312.33 UFMIP/FF/GF/SP: \$0.00
Total - Borrower Paid: \$8,021.83 Lender Paid: \$3,350.00