

ATTACHMENT A

Side by Side Purchase Comparison - Various Purchase Prices 5% Down 30 YR Fixed 9-16-21

	\$229,500 PP	\$385,600 PP	\$500,100 PP	\$682,700 PP
PURCHASE PRICE:	\$229,500	\$385,600	\$550,100	\$682,700
LOAN AMOUNT:	\$218,025	\$366,320	\$522,595	\$648,565
INTEREST RATE:	3.750%	3.750%	3.750%	3.750%
APR:	*4.037%	*4.011%	*3.999%	*3.994%
TERM (MOS):	360	360	360	360
PAYMENT:	**\$1,756.86	**\$2,628.74	**\$3,547.55	**\$4,288.18
CASH TO CLOSE:	\$18,063.91	\$27,109.20	\$36,583.11	\$44,339.24

PAYMENT BREAKDOWN

	\$229,500 PP	\$385,600 PP	\$500,100 PP	\$682,700 PP
PRICE/VALUE:	\$229,500	\$385,600	\$550,100	\$682,700
P&I (1ST):	\$1,009.71	\$1,696.48	\$2,420.22	\$3,003.61
PROPERTY TAX:	\$210.38	\$353.47	\$504.26	\$625.81
HAZARD INS:	\$50.00	\$50.00	\$50.00	\$50.00
MTG INSURANCE:	\$61.77	\$103.79	\$148.07	\$183.76
MONTHLY PAYMENT:	**\$1,331.86	**\$2,203.74	**\$3,122.55	**\$3,863.18
HOA:	\$425.00	\$425.00	\$425.00	\$425.00
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:	**\$1,756.86	**\$2,628.74	**\$3,547.55	**\$4,288.18

CLOSING COSTS				
	\$229,500 PP	\$385,600 PP	\$500,100 PP	\$682,700 PP
DOWN PMT/EQUITY:	\$11,475.00	\$19,280.00	\$27,505.00	\$34,135.00
LOAN TO VALUE:	95.000%	95.000%	95.000%	95.000%
APR COSTS:	\$2,135.66	\$2,467.38	\$2,811.55	\$3,108.38
NON-APR COSTS:	\$2,491.00	\$2,541.00	\$2,541.00	\$2,641.00
POINTS:	\$0.00	\$0.00	\$0.00	\$0.00
UFMIP/FF/GF/SP:	\$0.00	\$0.00	\$0.00	\$0.00
PREPAIDS:	\$1,962.25	\$2,820.82	\$3,725.56	\$4,454.86
CONTRIBUTIONS:	\$0.00	\$0.00	\$0.00	\$0.00
EARNEST MONEY:	\$0.00	\$0.00	\$0.00	\$0.00
CASH TO CLOSE:	\$18,063.91	\$27,109.20	\$36,583.11	\$44,339.24



The Kelly Marsh Team™
PROVEN. TRUSTED.

KELLY MARSH



VICE PRESIDENT / CALIFORNIA

1826 State Street | Santa Barbara, California 93101 | Branch NMLS 1662683 | Licensed by the Department of Financial Protection and Innovation under the CA Residential Mortgage Lending Act. CARMLA 41DBO-75170.



LoanFly.com/KellyMarshTeam

NMLS 245822

Call/Text: 805.563.1100

E-Fax: 866.728.4331

KMarsh@houseloan.com

WWW.THEKELLYMARSHTEAM.COM