

LendingLadies.com

Few Wishes Come True by Themselves
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The purpose of this analysis is to help you make an informed decision when selecting your home loan.

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Total Cost Analysis

FOLLOW THESE 3 SIMPLE STEPS:

1. Review the SUMMARY of your loans. Details for each program can be found on the second page.
2. Next, review the TOTAL COST ANALYSIS for each loan so that you can compare which program might be right for your financial situation.*
3. Finally, review the suggested Debt Free or Asset Accum. plan to see how you can save thousands on your loan. Also, you can review the MONTHLY TAX BENEFITS.

LL Referral
 123 Main Street
 Fort Collins, CO 80525

SUMMARY

This summary table displays information on up to four loan programs, including their respective fees and monthly payments.

Each program shows a first mortgage, and possibly a second mortgage.

Although this table will show you which loan will provide you the lowest payment, such a loan may not be the right loan for your financial situation.*

Current Property Value: **\$250,000.00**

		No Cost	No Point	1 Point	2 Points
1st	Loan Amount	\$200,000	\$200,000	\$200,000	\$200,000
	Interest Rate	6.500%	6.250%	6.000%	5.750%
	Term (months)	360	360	360	360
	P&I	\$1,264	\$1,231	\$1,199	\$1,167
	MI	\$0	\$0	\$0	\$0
	MI Cut Off	N/A	N/A	N/A	N/A
2nd	Loan Amount	\$0	\$0	\$0	\$0
	Interest Rate	0.000%	0.000%	0.000%	0.000%
	Term (months)	Int. Only	Int. Only	Int. Only	Int. Only
	P&I	\$0	\$0	\$0	\$0
Totals	Total Payment	\$1,264	\$1,231	\$1,199	\$1,167
	Net Savings	\$0	\$33	\$65	\$97

TOTAL COST ANALYSIS

A true loan comparison cannot be made simply by comparing the payments that a loan offers. There are various other fees and issues which effect the overall cost of a loan. The table at the right analyzes the difference in total overall cost of your home loan.

Evaluating the total cost is the key to selecting the lowest cost mortgage for your individual needs.*

Months: 84	No Cost	No Point	1 Point	2 Points
Total Payment	\$106,187	\$106,212	\$106,184	\$106,188
Principal Paid	\$19,168	\$23,399	\$27,486	\$31,536
Int / MI Paid	\$87,020	\$82,813	\$78,698	\$74,653
Balance Left	\$180,832	\$176,601	\$172,514	\$168,464
Closing & Pts.	\$0	\$2,800	\$4,800	\$6,800
Total Cost	\$87,020	\$85,613	\$83,498	\$81,453
Net Savings	\$0	\$1,406	\$3,521	\$5,567

MORTGAGE PLAN WITH TERM REDUCTION

You can become debt free faster by applying a few more dollars each and every month towards the principal of your mortgage loan. Additionally, these consistent pre-payments may also save you thousands and thousands of dollars in interest savings over the life of your loan.*

		No Cost	No Point	1 Point	2 Points
1st	Reduction	\$0	\$33	\$65	\$97
	5 years	\$0	\$2,317	\$4,535	\$6,724
	10 years	\$0	\$5,482	\$10,652	\$15,682
	15 years	\$0	\$9,804	\$18,903	\$27,616
Totals	Debt Free In	30.0 yrs.	27.8 yrs.	26.1 yrs.	24.7 yrs.
	Interest Saved	\$0	\$20,709	\$34,831	\$44,871
2nd	Reduction	\$0	\$0	\$0	\$0
	0 years	\$0	\$0	\$0	\$0
Totals	Debt Free In	30.0 yrs.	30.0 yrs.	30.0 yrs.	30.0 yrs.
	Interest Saved	\$0	\$0	\$0	\$0

MONTHLY TAX BENEFIT

Consider the tax benefits of your home mortgage. By consolidating your non-tax deductible debt (credit cards, etc.) into your mortgage, you can save \$\$\$\$. This is just an estimate - contact your tax consultant for advice.

Tax Brac: 28%	No Cost	No Point	1 Point	2 Points
1st Mortgage	\$303	\$292	\$280	\$268
2nd Mortgage	\$0	\$0	\$0	\$0
Property Tax	\$0	\$0	\$0	\$0
Total Monthly	\$303	\$292	\$280	\$268
Net Savings	\$35	\$23	\$12	\$0

NOTICE AND 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. If the information or assumptions are not correct or change, then the results above will change. Your advisor will provide additional information about costs, fees and other information required by state and federal law.



We do all types of loans. Rates subject to change.

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