



- ✓ No Application Fees
- ✓ No Loan Processing Fees
- ✓ No Underwriting Fees
- ✓ Fast Closings

David Stomps

Sr. Loan Officer

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11/23/23 3:03 PM

Options: Loan Type Term:	Option 1 FHA 30yr Fixed	Option 2 FHA 30yr Fixed	Option 3 FHA 30yr Fixed	Option 4 FHA 30yr Fixed	Option 5 FHA 30yr Fixed
Loan Amount	\$55,282	\$54,775	\$54,318	\$53,714	\$53,053
APR					
Loan-to-Value	10.87%	10.77%	10.68%	10.56%	10.43%
Rate	5.250%	5.375%	5.625%	5.875%	6.375%
Monthly Payment Details					
Principal and Interest Payment	\$305.27	\$306.73	\$312.69	\$317.74	\$330.98
Est. Monthly Escrow	\$85.00	\$85.00	\$85.00	\$85.00	\$85.00
PMI	\$22.64	\$22.43	\$22.24	\$22.00	\$21.73
Total Monthly Payment	\$412.91	\$414.16	\$419.93	\$424.74	\$437.70
Settlement Details					
(+) Points / (-) Lender Credit	\$2,588.57	\$2,052.62	\$1,576.95	\$960.58	\$301.31
Escrow Reserves	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00
Total Settlement	\$5,231.82	\$4,695.87	\$4,220.20	\$3,603.83	\$2,944.56

Cash Out / (Needed)	\$49,099	\$49,137	\$49,164	\$49,186	\$49,196
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Total Settlement Includes Escrow Reserves (Make Sure Competitor Quotes Includes That)

Lender & Third Party Fees	
Underwriting	Waived
Processing	Waived
Appraisal (If Required)	\$650.00
Credit & Verifications	\$185.00
Title Charges (Services You Can Shop For)	
Title Charges & Services	\$1,638.25
Total Closing Cost	\$2,473

Loan Details	
Property Value	\$500,000
Current Balance	\$0
State	CA
Loan Purpose	Refinance
Lock Term	30 Days
Occupancy	Primary
Property Type	Single Family
Credit Score	630
Escrow Waiver	No
Subordination	No

Please verify the accuracy of your loan details.

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