

Total Cost Analysis

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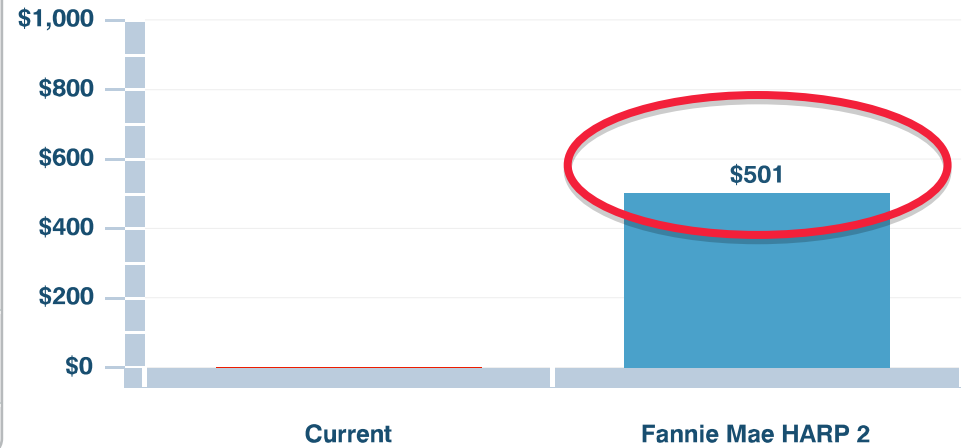


Summary

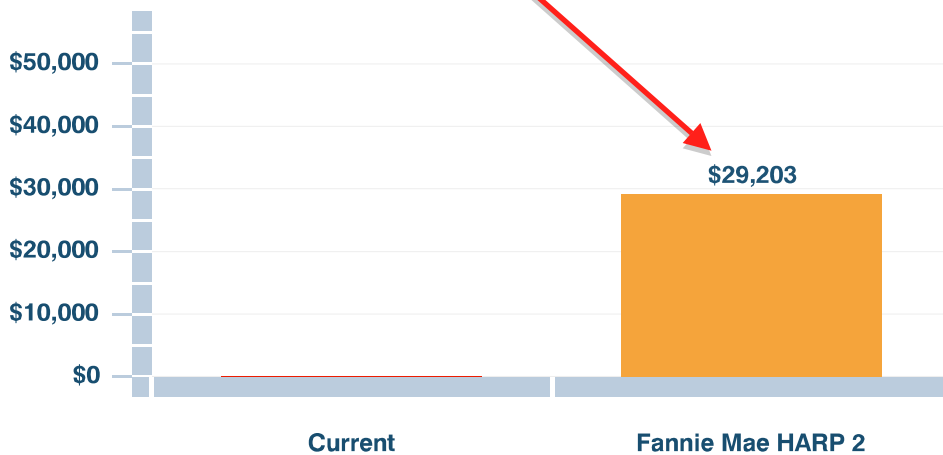
Current Fannie Mae HARP 2

Loan Amount:	\$300,776	\$303,461
Interest Rate:	6.625%	4.375%
APR:	6.625%	4.459%
Term (mos):	360	360
Payment:	\$2,253.50	\$1,752.14
Cash to Close:	NA	\$315.00
Monthly Savings:	\$0.00	\$501.36
Savings: (5 yrs)	\$0	\$29,203
Freedom Point:	26.25 yrs	30 yrs

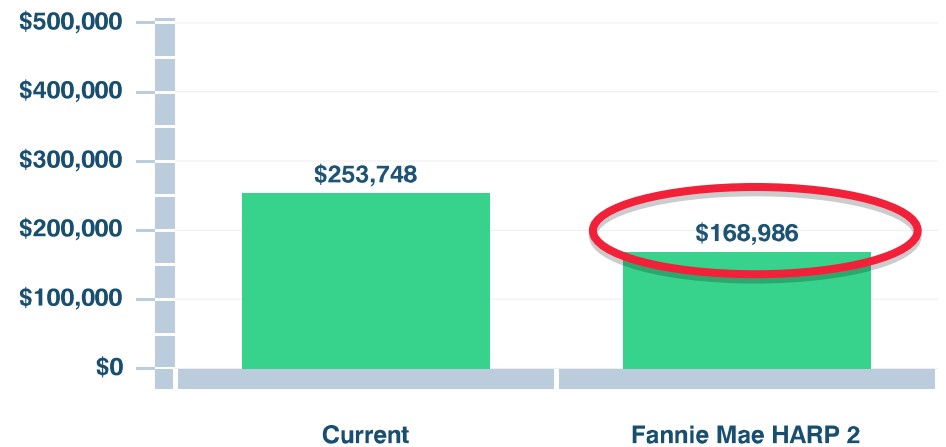
Monthly Payment Savings



Savings Over 5 Years



Interest & MI Paid in 15 Years





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Everett, WA 98208

Total Cost Analysis

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This section overviews your monthly payments for each prospective mortgage plan. Note that the payment includes all applicable taxes and insurance.

Product Name:	Current	Fannie Mae HARP 2
Loan Amount:	\$300,776	\$303,461
Interest Rate:	6.625%	4.375%
*APR:	6.625%	4.459%
Term (months):	360	360
Mtg Insurance:	\$0.00	\$0.00
Total PITI Payment:	\$2,253.50	\$1,752.14
Monthly Payment:	\$2,253.50	\$1,752.14

Total Cost Analysis (5 yrs)

This section overviews your short term payments for each prospective mortgage plan. Note that the payment includes all applicable taxes and insurance.

Total Payments:	\$120,990	\$90,908
Principal Paid:	\$25,239	\$27,360
Int & MI Paid:	\$95,751	\$63,548
Balance Remaining:	\$275,537	\$276,101
Closing Costs:	\$0	\$3,000
Total Cost:	\$95,751	\$66,548
Net Savings:	\$0	\$29,203

Interest and MI Paid in 15 years

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

Home Value:	\$0	\$468,108
Loan Balance:	\$191,554	\$199,721
Int & MI Paid:	\$253,748	\$168,986
Principal Paid:	\$109,222	\$103,740
Total Int & MI:	\$253,748	\$168,986

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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.

