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Purchase Price	\$720,000	Prepared for: Client	Thursday, November 19, 2009	Loan-to-Value Ratio	80.00%
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30 Year Fixed Rate Loan - Assumptions: 30 Day Rate Lock, 740 Credit Score, Tax and Insurance Impounds Included (add .25% to Point Cost without impounds)

Loan Amount	Rate Options	Point Options	Point Options Cost	Monthly Mortgage Payment Options	Monthly Savings vs. 1st Option	Breakeven Months vs. 1st Option	Monthly Property Tax Estimate	Monthly Hazard Insurance Estimate	Monthly Payment (with impounds)	Tax Bracket Estimate (Consult CPA)	Initial Monthly Tax Deduction	Initial Monthly Interest Portion	Rent Equivalent-After Tax Payment
\$576,000	5.125%	0.000%	\$0	\$3,136	n/a	n/a	\$750	\$125	\$4,011	33%	\$1,059	\$2,460	\$2,952
<i>Option 2</i>	5.000%	0.500%	\$2,880	\$3,092	\$44	65	\$750	\$125	\$3,967	33%	\$1,040	\$2,400	\$2,928
<i>Option 3</i>	4.875%	1.000%	\$5,760	\$3,048	\$88	65	\$750	\$125	\$3,923	33%	\$1,020	\$2,340	\$2,904
<i>Option 4</i>	4.750%	1.500%	\$8,640	\$3,005	\$132	66	\$750	\$125	\$3,880	33%	\$1,000	\$2,280	\$2,880
<i>Option 5</i>	4.625%	2.000%	\$11,520	\$2,961	\$175	66	\$750	\$125	\$3,836	33%	\$980	\$2,220	\$2,856
<i>Option 6</i>	4.500%	2.500%	\$14,400	\$2,919	\$218	66	\$750	\$125	\$3,794	33%	\$960	\$2,160	\$2,833
<i>Option 7</i>	4.375%	3.000%	\$17,280	\$2,876	\$260	66	\$750	\$125	\$3,751	33%	\$941	\$2,100	\$2,810
<i>Option 8</i>	4.250%	3.500%	\$20,160	\$2,834	\$303	67	\$750	\$125	\$3,709	33%	\$921	\$2,040	\$2,788
<i>Option 9</i>	4.125%	4.000%	\$23,040	\$2,792	\$345	67	\$750	\$125	\$3,667	33%	\$901	\$1,980	\$2,766

Estimated Costs, Taxes, Insurance and Interest Estimates			Do's and Don'ts During the Loan Process	
Loan Amount	\$576,000		Do:	Let us know if you plan to go on vacation
Downpayment	\$144,000		Do:	Let us know if you are not comfortable
Title and Escrow Fee Estimate	\$4,200		Do Not:	Open or apply for new credit
Lender and Processing Fee Estimate	\$1,695		Do Not:	Buy anything major with cash or credit
Appraisal Fee Estimate	\$450		Do Not:	Quit your job or "give notice"
Estimated Closing Date & Subsequent First Payment Due Date	01/15/10	03/01/10	Do Not:	Withdraw or move large sums of money
Estimated interest to lender for current month - 15 days - Option 1	\$1,230	<i>Option 1</i>		
Estimated Homeowner's Insurance - 15 Months of Premium	\$1,875			
Estimated property taxes - x Months (based on Jan 15 Close Date)	\$4,500	<i>Feb</i>		
Points (tbd based upon your selection of the above options)	\$0	<i>Option 1</i>		
TOTAL OF CLOSING COSTS, TAXES, INTEREST & POINTS	\$13,950			
CASH TO CLOSE AMOUNT	\$157,950			

IMPORTANT! Rates subject to change with the changing market. Rates often change many times per day. This snapshot is provided for illustration purposes only. This is not a commitment to lend money. The Annual Percentage Rate will be disclosed with a formal Good Faith Estimate as required by law. Interest rates will be affected by appraisal, title, credit history, credit scores and market factors.