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### 1010 Highclere Holly Court (\$620,000)

	30 yr fixed @\$620k	Price Break	Permanent	Temp. Buydown
<b>Loan Amount</b>	\$496,000	\$486,800	\$496,000	\$496,000
<b>Term</b>	30 years	30 years	30 years	30 years
<b>Down Payment</b>	\$124,000	\$121,700	\$124,000	\$124,000
<b>Rate</b>	6.75%	6.75%	6.25%	6.75%
<b>APR %</b>	6.821%	6.821%	6.46%	6.821%
<b>Points</b>	1	1	4.25	1
<b>Fixed/ARM</b>	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. BuyDown 2/1
<b>Mortgage Insurance</b>	\$0	\$0	\$0	\$0
<b>Monthly Prin. &amp; Interest (Start)</b>	\$3,217	\$3,157	\$3,054	\$2,587
<b>Total Monthly Expenses</b>	\$3,967	\$3,907	\$3,804	\$3,337
<b>Total Cash to Close</b>	\$132,460	\$130,068	\$132,460	\$132,460

### Seller Costs / Buyer Benefits

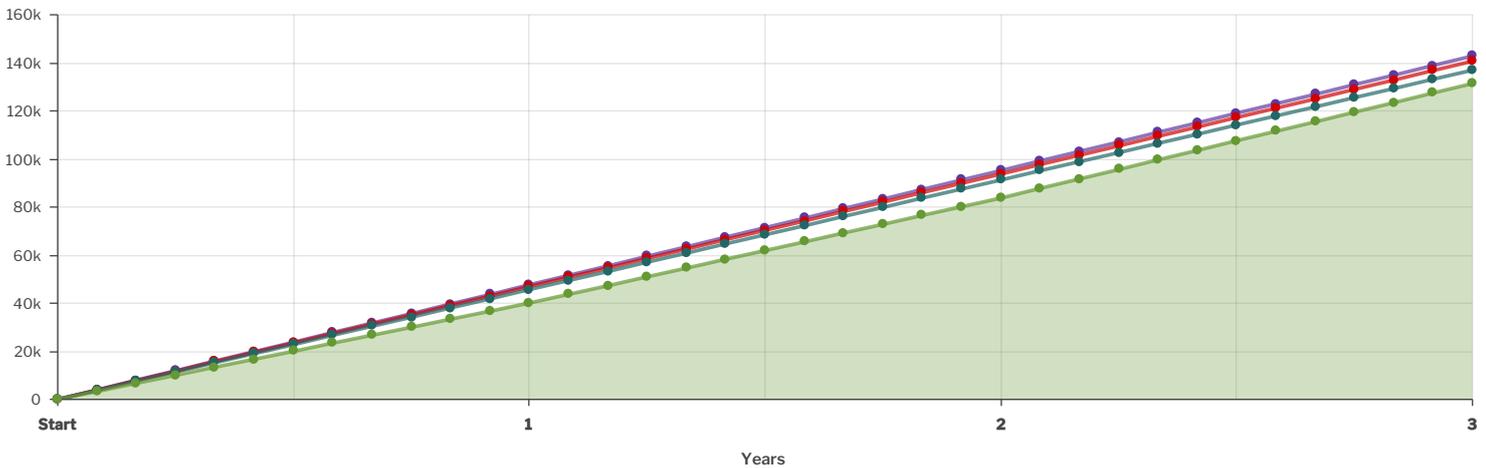
**\$16120**  
Permanent

**\$11500**  
Price Break

**\$11426**  
Temp. Buydown

### Lowest Payment - Year 3

Cumulative PITI + HOA Fees



- 30 yr fixed @\$620k
- Price Break
- Permanent
- Temp. Buydown
- Toggle Lowest Payment

Loan	Year 1	Year 2	Year 3	Year 4	Year 5
30 yr fixed @\$620k	\$47,605	\$95,209	\$142,814	\$190,418	\$238,023
Price Break	\$46,889	\$93,777	\$140,666	\$187,554	\$234,443
Permanent	\$45,647	\$91,295	\$136,942	\$182,590	\$228,237
Temp. Buydown	\$40,048	\$83,783	\$131,387	\$178,992	\$226,596

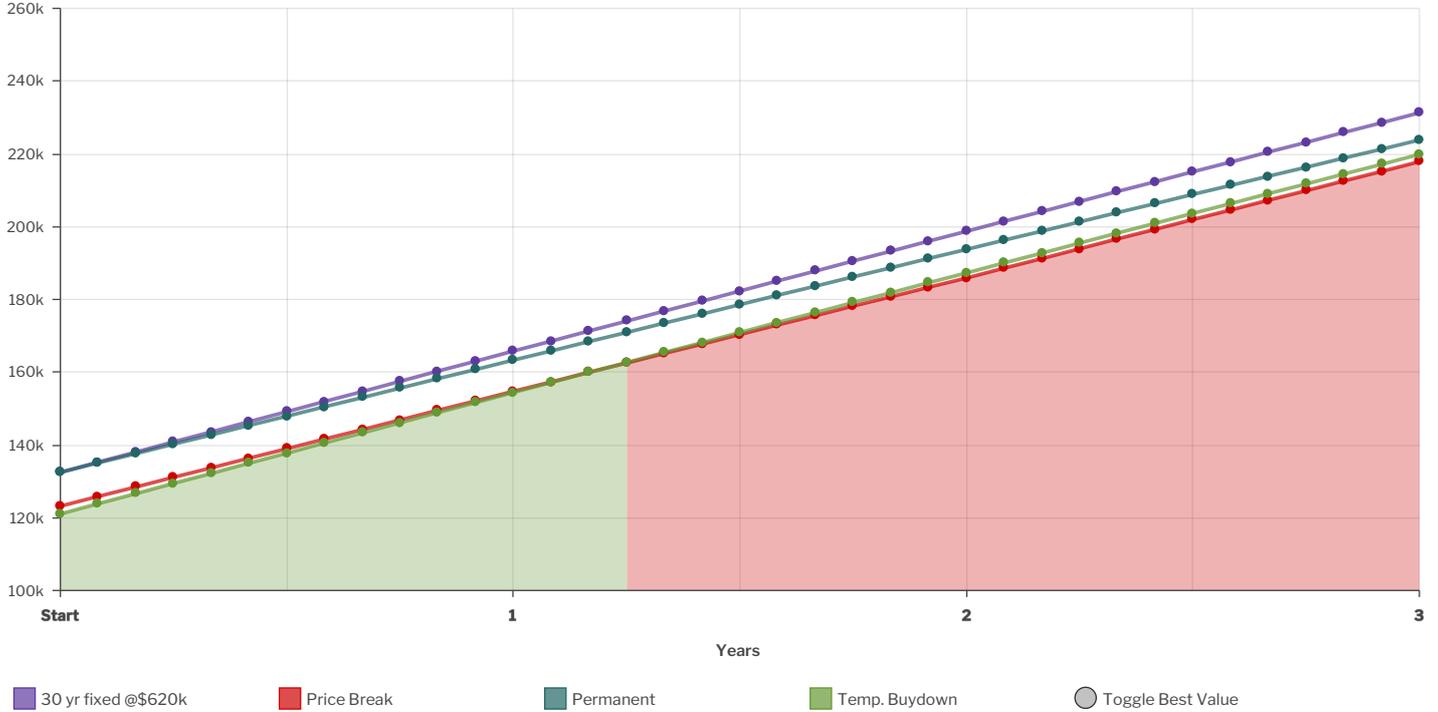
# Summary - Year 3

Comparisons represent the *Difference vs No Contribution*.

	Price Break	Permanent	Temp. Buydown
<b>Seller Costs / Buyer Benefits</b>	\$11,500	\$16,120	\$11,426
<b>Closing Cost</b>	\$0	\$0	\$0
<b>Interest</b>	-\$1,833	-\$7,465	-\$11,426
<b>Principal</b>	-\$315	\$1,594	\$0
<b>Mortgage Insurance</b>	\$0	\$0	\$0

Numbers in Green denote a *Benefit vs No Contribution*. Numbers in Red denote a *Loss vs No Contribution*.

## Cost Benefit - Year 3



Loan	Year 1	Year 2	Year 3	Year 4	Year 5
30 yr fixed @\$620k	\$165,778	\$198,729	\$231,286	\$263,421	\$295,106
Price Break	\$154,718	\$185,908	\$217,860	\$249,400	\$280,497
Permanent	\$163,295	\$193,757	\$223,821	\$253,461	\$282,650
Temp. Buydown	\$154,414	\$187,302	\$219,859	\$251,995	\$283,680

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Loan and monthly payment buying scenarios used for informational purposes only and may not be specific to your situation. Rates expressed may not be available at this time. This document should not be construed as investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. APR of 6.821% assumes a 6.75% simple fixed interest rate assuming \$2,000 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$496,000 with 360 monthly payments at the assumed simple interest rate (Current as of 3/23/2023). \*Lender is not a tax consultation firm. Please seek advice from a tax professional. Monthly expenses may or may not include condominium or HOA fees, if applicable; your payment may be greater.