

YOUR ACTUAL RATE, PAYMENT, AND COSTS COULD BE HIGHER. GET AN OFFICIAL LOAN ESTIMATE BEFORE CHOOSING A LOAN.

<https://mcedge.tv/vz41sc>



Melissa Condensa

NMLS# 1149324
 mcondensa@guildmortgage.net
 Guild Mortgage Company | 5601 Democracy Drive, Suite 120, PLANO, TX, 75024
 Www.melissacondensa.com
 Cell: (214) 535-6738 | Work: (214) 535-6738 |



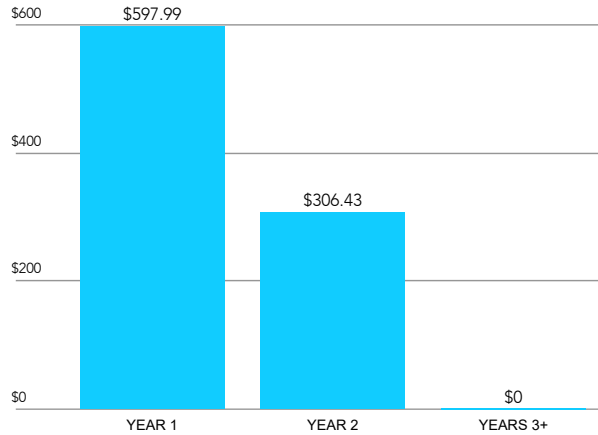
Hi Buyer! Welcome to your personal Total Cost Analysis for a home loan. Here you can compare our different loan products from a short and long term perspective. Thank you for letting us be your partner in your mortgage experience. Please let us know if you need help in any way.

Buyer Strategy - Summary

	Year 1	Year 2	Years 3+
Purchase Price:	\$498,899	\$498,899	\$498,899
Loan Amount:	\$473,954	\$473,954	\$473,954
Interest Rate:	4.625%	5.625%	6.625%
APR:	*4.930%	*5.958%	*6.987%
Term (mos):	360	360	360
Payment:	\$3,807.47	\$4,099.03	\$4,405.46
Cash To Close:	\$43,105.50	\$43,300.27	\$43,495.05
Monthly Savings	\$597.99	\$306.43	\$0.00
1st Total Interest Percentage:	85.280%	107.470%	130.780%
1st Loan 5 yr Cost:	\$161,511.73	\$179,200.10	\$197,780.68
Savings(60 mth):	\$47,716	\$23,945	\$0
Freedom Pt 1:	30.00 yrs	30.00 yrs	30.00 yrs

Monthly Payment Difference

MONTHLY PAYMENT DIFFERENCE



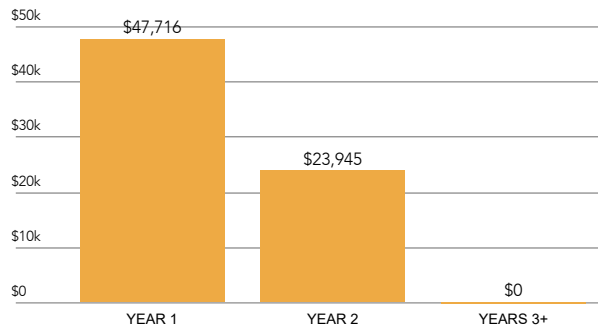
	Year 1	Year 2	Years 3+
Loan Amount:	\$473,954	\$473,954	\$473,954
Interest Rate:	4.625%	5.625%	6.625%
*APR:	4.930%	5.958%	6.987%
Amortization Type:	Fixed	Fixed	Fixed
Term (mos):	360	360	360
Mtg Insurance:	\$94.79	\$94.79	\$94.79
Payment:	\$3,807.47	\$4,099.03	\$4,405.46
Total Payment:	\$3,807.47	\$4,099.03	\$4,405.46

Property Appreciation: 4% Tax Bracket: 0%

This section overviews an estimate of your monthly payments for each prospective mortgage plan. Note that the payment may include all applicable taxes and insurance.

60 Months Analysis

SAVINGS OVER 60 MONTHS



	Year 1	Year 2	Years 3+
Total P&I Pmt:	\$146,207	\$163,701	\$182,087
Principal Paid:	\$41,095	\$35,013	\$29,649
Balance Remain:	\$432,859	\$438,941	\$444,306
Int & MI Paid:	\$111,700	\$135,471	\$159,416
Closing/Points:	\$8,716	\$8,716	\$8,716
Total Cost:	\$120,416	\$144,187	\$168,132
Net Savings:	\$47,716	\$23,945	\$0

This section overviews an estimate of short term payments for each prospective mortgage plan

15 Years Analysis

INTEREST AND MI PAID IN 15 YEARS



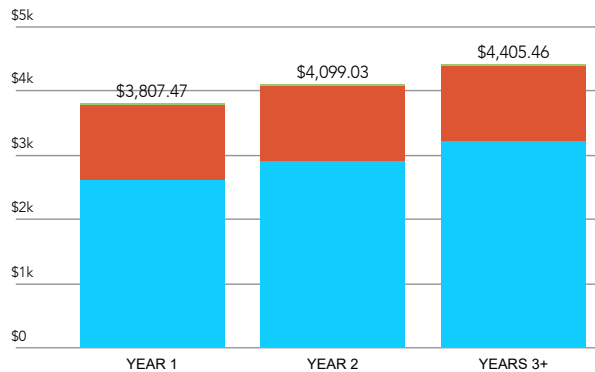
	Year 1	Year 2	Years 3+
Home Value:	\$898,489	\$898,489	\$898,489
Loan Balance:	\$315,891	\$331,217	\$345,649
Equity:	\$582,597	\$567,272	\$552,840
Total Principal:	\$158,063	\$142,737	\$128,305
Total PITI:	\$678,898	\$732,516	\$788,906
Total Int & MI:	\$292,077	\$361,216	\$432,232

Property Appreciation: 4% Tax Bracket: 0%

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

Payment Breakdown

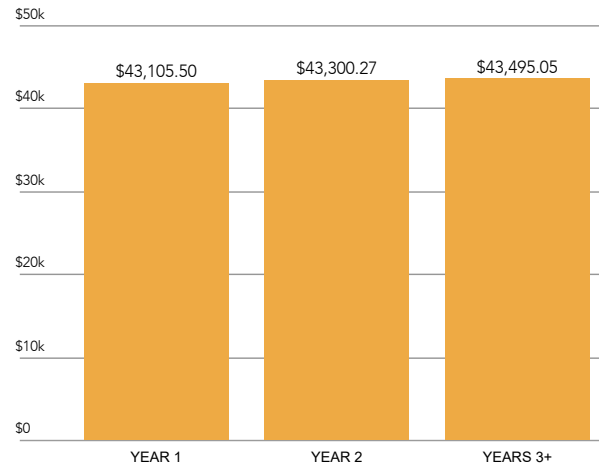
PAYMENT BREAKDOWN



	Year 1	Year 2	Years 3+
Price/Value:	\$498,899	\$498,899	\$498,899
P&I (1st):	\$2,436.79	\$2,728.35	\$3,034.78
Property Tax:	\$769.14	\$769.14	\$769.14
Hazard Ins:	\$415.75	\$415.75	\$415.75
Mtg Insurance:	\$94.79	\$94.79	\$94.79
Monthly Payment:	\$3,716.47	\$4,008.03	\$4,314.46
HOA:	\$91.00	\$91.00	\$91.00
Non-Mtg Debt	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
Reduction Pmt:	\$0.00	\$0.00	\$0.00
Investment Pmt:	\$0.00	\$0.00	\$0.00
Total Payment:	\$3,807.47	\$4,099.03	\$4,405.46

Closing Costs

TOTAL CASH TO CLOSE



	Year 1	Year 2	Years 3+
Down Pmt/Equity:	\$24,944.95	\$24,944.95	\$24,944.95
Loan To Value:	95.000%	95.000%	95.000%
APR Costs:	\$3,128.34	\$3,323.11	\$3,517.89
Non-APR Costs:	\$1,749.00	\$1,749.00	\$1,749.00
Points:	\$4,739.54	\$4,739.54	\$4,739.54
UFMIP/FF/GF/SP:	\$0.00	\$0.00	\$0.00
Prepays:	\$8,543.67	\$8,543.67	\$8,543.67
Contributions:	\$2,400.00	\$2,400.00	\$2,400.00
Earnest Money:	\$0.00	\$0.00	\$0.00
Cash To Close:	\$43,105.50	\$43,300.27	\$43,495.05

UFMIP - FHA Upfront MIP; FF - VA Funding Fee; GF - USDA Guarantee Fee; SP - Single Premium

Reinvestment

	Year 1	Year 2	Years 3+
Monthly Savings:	\$597.99	\$306.43	\$0.00
Loan Position:	1st	1st	1st
Loan Amount:	\$473,954	\$473,954	\$473,954
Interest Rate:	4.625%	5.625%	6.625%
PITI	\$3,807.47	\$4,099.03	\$4,405.46
Reduction Pmt:	\$0.00	\$0.00	\$0.00
Freedom Point:	30.00 yrs	30.00 yrs	30.00 yrs
MI Cut-off:	9.42 yrs	10.42 yrs	11.50 yrs
Loan Bal. 15 yrs	\$315,891	\$331,217	\$345,649
Savings Balance:	\$0	\$0	\$0
Cash To Close:	\$43,105.50	\$43,300.27	\$43,495.05
Savings Start:	\$0	\$0	\$0
Savings Rate %:	0.00%	0.00%	0.00%
Savings Pmt:	\$0.00	\$0.00	\$0.00
Savings 15 yrs	\$0	\$0	\$0
Investment Bal:	\$0	\$0	\$0
Rate of Return %:	0.00%	0.00%	0.00%
Investment Pmt:	\$0.00	\$0.00	\$0.00
Investment 15 yrs	\$0	\$0	\$0
Accumulation 15 yrs	\$0	\$0	\$0
Payoff w/ Inv:	NO	NO	NO

Payment Stream 1 - Year 1

NUMBER OF PAYMENTS	PAYMENT AMOUNT	INTEREST RATE	END BALANCE
112	\$2,531.58	4.625%	\$388,705.78
247	\$2,436.79	4.625%	\$2,424.49
1	\$2,433.83	4.625%	\$0

Payment Stream 1 - Year 2

NUMBER OF PAYMENTS	PAYMENT AMOUNT	INTEREST RATE	END BALANCE
124	\$2,823.14	5.625%	\$389,008.89
235	\$2,728.35	5.625%	\$2,712.40
1	\$2,725.11	5.625%	\$0

Payment Stream 1 - Years 3+

NUMBER OF PAYMENTS	PAYMENT AMOUNT	INTEREST RATE	END BALANCE
137	\$3,129.57	6.625%	\$388,663.19
222	\$3,034.78	6.625%	\$3,016.28
1	\$3,032.93	6.625%	\$0

Fee Detail - Year 1

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS FINANCED
Lender's Title Insurance:	\$100	Borrower		
Owners Title Insurance:	\$2,400	Seller		
Settlement Fee:	\$400	Borrower	YES	
Recording Fees:	\$180	Borrower		
Appraisal Fee:	\$650	Borrower		
Credit Report:	\$45	Borrower		
Processing Fee:	\$495	Borrower	YES	
Underwriting Fee:	\$455	Borrower	YES	
Flood Certification Fee:	\$8.50	Borrower	YES	
Tax Service Fee:	\$64	Borrower	YES	
Funding Fee:	\$455	Borrower	YES	
Wire Transfer Fee:	\$25	Borrower		
Title Search:	\$125	Borrower	YES	
Appraisal Review Fee:	\$75	Borrower	YES	
Texas Doc Prep:	\$150	Borrower	YES	
Title Endorsement:	\$249	Borrower		
Survey:	\$500	Borrower		
Hazard Insurance Reserves:	\$1,247.25	Borrower		YES
Hazard Insurance Premium:	\$4,989	Borrower		YES
Taxes Reserves:	\$2,307.42	Borrower		YES

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$4,739.54	\$900.84	\$0.00	\$18,160.55	\$0.00	\$2,400.00	\$0.00

Fee Detail - Year 2

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS FINANCED
Hazard Insurance Reserves:	\$1,247.25	Borrower		YES
Hazard Insurance Premium:	\$4,989	Borrower		YES
Taxes Reserves:	\$2,307.42	Borrower		YES
Lender's Title Insurance:	\$100	Borrower		
Owners Title Insurance:	\$2,400	Seller		
Settlement Fee:	\$400	Borrower	YES	
Recording Fees:	\$180	Borrower		
Appraisal Fee:	\$650	Borrower		
Credit Report:	\$45	Borrower		
Processing Fee:	\$495	Borrower	YES	
Underwriting Fee:	\$455	Borrower	YES	
Flood Certification Fee:	\$8.50	Borrower	YES	
Tax Service Fee:	\$64	Borrower	YES	
Funding Fee:	\$455	Borrower	YES	
Wire Transfer Fee:	\$25	Borrower		
Title Search:	\$125	Borrower	YES	
Appraisal Review Fee:	\$75	Borrower	YES	
Texas Doc Prep:	\$150	Borrower	YES	
Title Endorsement:	\$249	Borrower		
Survey:	\$500	Borrower		

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$4,739.54	\$1,095.61	\$0.00	\$18,355.32	\$0.00	\$2,400.00	\$0.00

Fee Detail - Years 3+

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS FINANCED
Hazard Insurance Reserves:	\$1,247.25	Borrower		YES
Hazard Insurance Premium:	\$4,989	Borrower		YES
Taxes Reserves:	\$2,307.42	Borrower		YES
Lender's Title Insurance:	\$100	Borrower		
Owners Title Insurance:	\$2,400	Seller		
Settlement Fee:	\$400	Borrower	YES	
Recording Fees:	\$180	Borrower		
Appraisal Fee:	\$650	Borrower		
Credit Report:	\$45	Borrower		
Processing Fee:	\$495	Borrower	YES	
Underwriting Fee:	\$455	Borrower	YES	
Flood Certification Fee:	\$8.50	Borrower	YES	
Tax Service Fee:	\$64	Borrower	YES	
Funding Fee:	\$455	Borrower	YES	
Wire Transfer Fee:	\$25	Borrower		
Title Search:	\$125	Borrower	YES	
Appraisal Review Fee:	\$75	Borrower	YES	
Texas Doc Prep:	\$150	Borrower	YES	
Title Endorsement:	\$249	Borrower		
Survey:	\$500	Borrower		

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$4,739.54	\$1,290.39	\$0.00	\$18,550.10	\$0.00	\$2,400.00	\$0.00

* DISCLOSURE: The Total Cost Analysis results 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/or (iv) information and assumptions discussed with your advisor, all of which might change over time.

If you requested your Total Cost Analysis through your Homebot digest, estimates of interest rates may be based on a reasonably current index and margin from the Freddie Mac Primary Mortgage Market Survey. These results are offered for illustrative and educational purposes only. To obtain more information based on your specific situation, contact a Guild loan professional.

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