

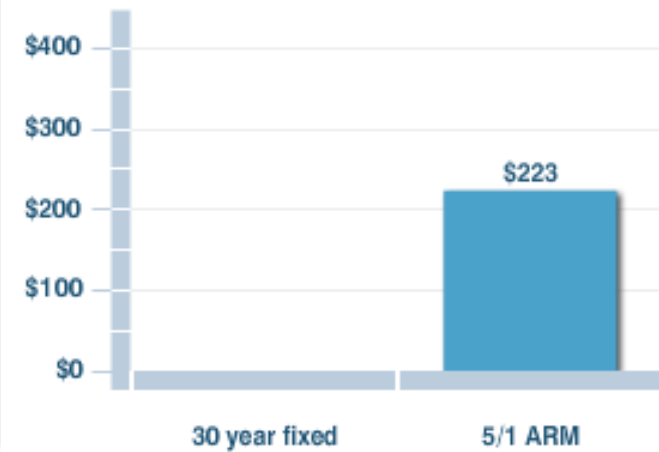


Summary

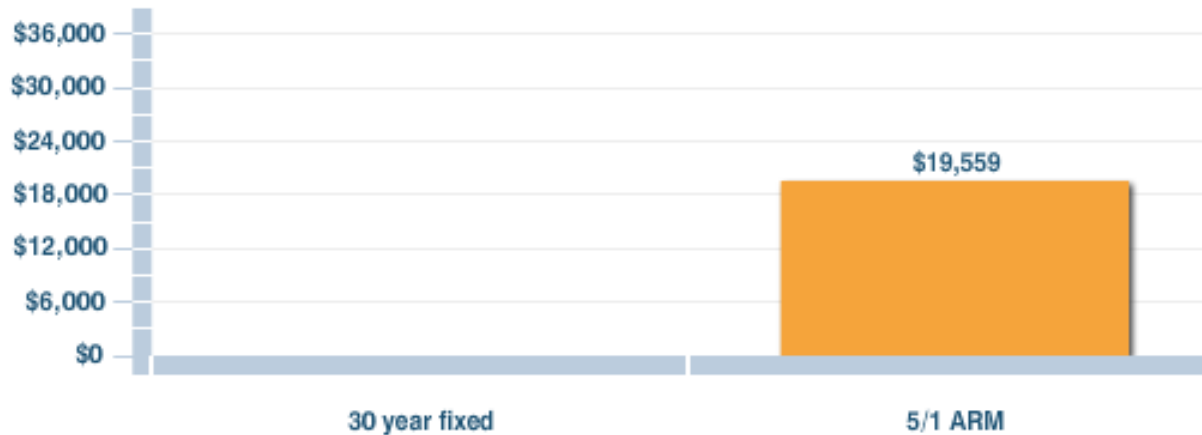
View Online: <http://mcedge.tv/16lavb>

	30 year fixed	5/1 ARM
Loan Amount:	\$400,000	\$400,000
Interest Rate:	4.000%	3.000%
APR:	* 4.000%	* 5.547%
Term (mos):	360	360
Payment:	\$1,909.66	\$1,686.42
Cash Out:	\$0.00	\$0.00
Monthly Savings:	\$0.00	\$223.24
Savings: (60 months)	\$0	\$19,559
Freedom Point:	30 yrs	30 yrs

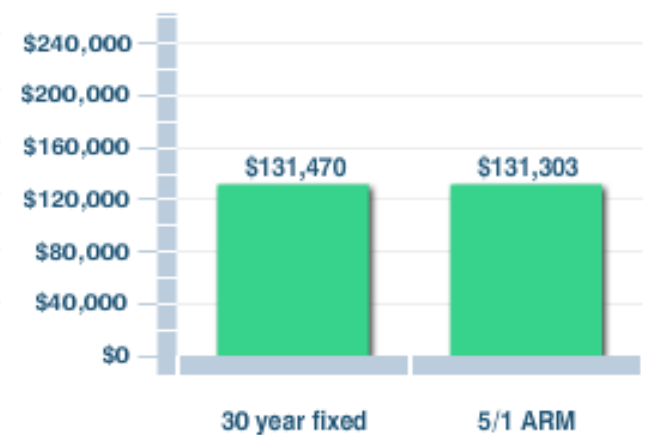
Monthly Payment Savings



Savings Over 60 Months



Interest & MI Paid in 9 Years

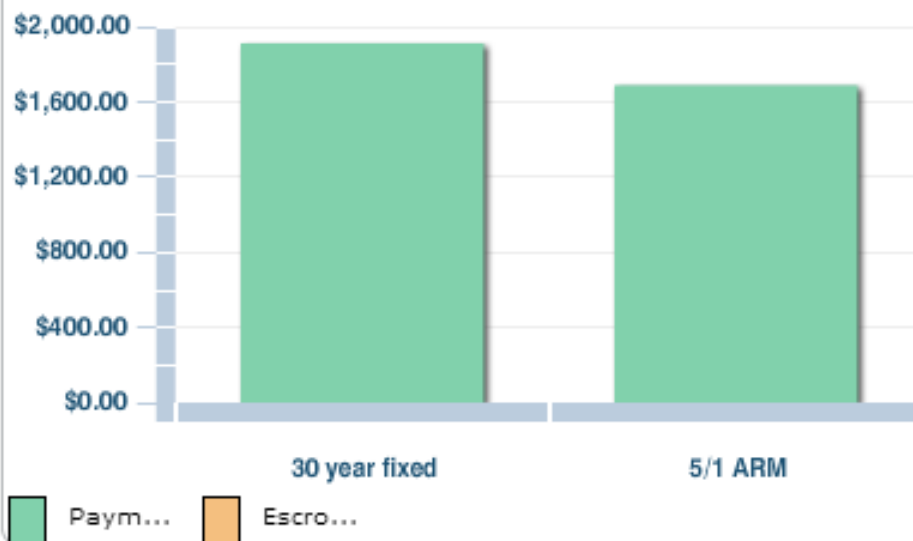




Payment Breakdown

Product Name:	30 year fixed	5/1 ARM
Price / Value:	\$400,000	\$400,000
P & I (1st):	\$1,909.66	\$1,686.42
Property Tax:	\$0.00	\$0.00
Hazard Ins:	\$0.00	\$0.00
Mtg Insurance:	\$0.00	\$0.00
HOA:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
Total PIT:	\$1,909.66	\$1,686.42
Total Payment:	\$1,909.66	\$1,686.42

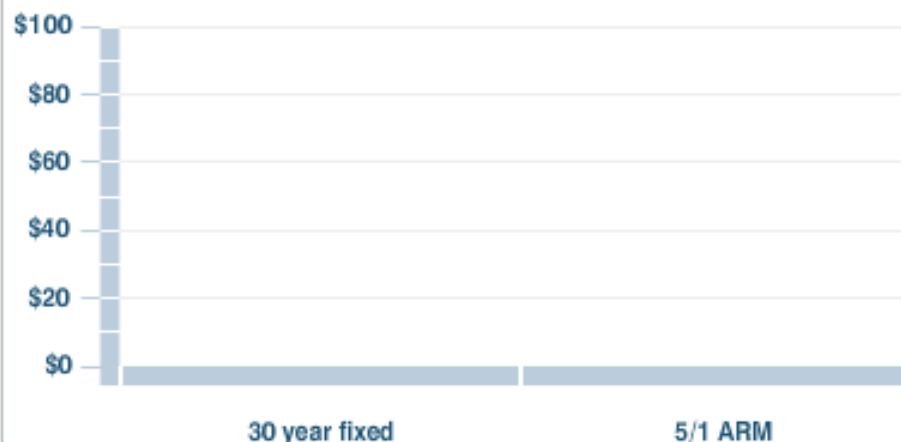
Total Monthly Payment



Closing Costs

Product Name:	30 year fixed	5/1 ARM
Down Pmt/Equity:	\$0.00	\$0.00
Loan To Value:	100%	100%
APR Costs:	\$0.00	\$0.00
Non-APR Costs:	\$0.00	\$0.00
Points:	\$0.00	\$0.00
UFMIP/FF:	\$0.00	\$0.00
Prepays:	\$0.00	\$0.00
Contributions:	\$0.00	\$0.00
*APR:	* 4.000%	* 5.547%
Cash Out	\$0.00	\$0.00

Total Cash to Close





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.

Product Name:	30 year fixed	5/1 ARM
Loan Amount:	\$400,000	\$400,000
Interest Rate:	4.000%	3.000%
*APR:	* 4.000%	* 5.547%
Term (months):	360	360
Mtg Insurance:	\$0.00	\$0.00
Total PITI Payment:	\$1,909.66	\$1,686.42
Monthly Payment	\$1,909.66	\$1,686.42

Appreciation: 0% Tax Bracket: 0%

Total Cost Analysis (60 months)

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

Total P&I Payments:	\$114,580	\$101,185
Principal Paid:	\$38,210	\$44,375
Int & MI Paid:	\$76,370	\$56,810
Balance Remaining:	\$361,790	\$355,625
Closing/Points:	\$0	\$0
Total Cost:	\$76,370	\$56,810
Net Savings:	\$0	\$19,559

Home Value:	\$400,000	\$400,000
Loan Balance:	\$325,226	\$325,822
Int & MI Paid:	\$131,470	\$131,303
Principal Paid:	\$74,774	\$74,178
Total Int & MI:	\$131,470	\$131,303

Interest and MI Paid in 9 years

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



30 year fixed

Down Pmt/Equity: \$0.00

APR Costs: \$0.00

Non-APR Costs: \$0.00

Points: \$0.00

UFMIP/FF: \$0.00

Prepays: \$0.00

Contributions: \$0.00

Cash Out: \$0.00

5/1 ARM

Down Pmt/Equity: \$0.00

APR Costs: \$0.00

Non-APR Costs: \$0.00

Points: \$0.00

UFMIP/FF: \$0.00

Prepays: \$0.00

Contributions: \$0.00

Cash Out: \$0.00



Home Savings & Trust Mortgage

3701 Pender Drive Suite 150

Fairfax, VA 22030

Total Cost Analysis

Gov't ARM

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