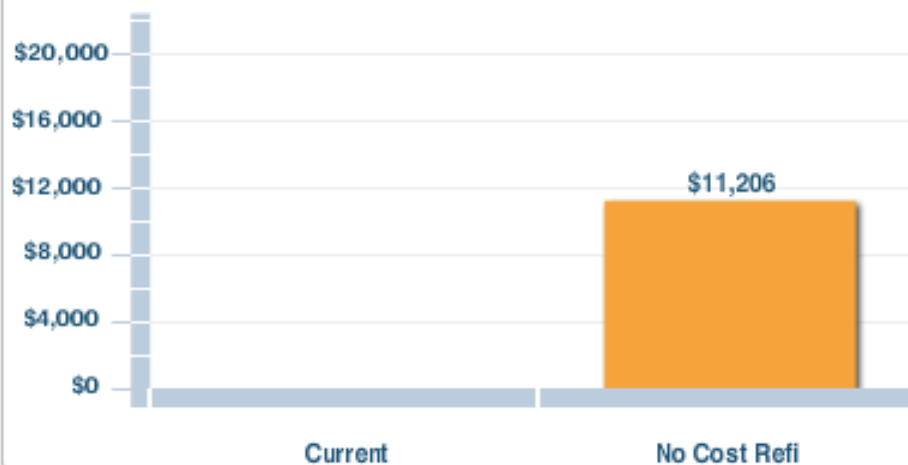




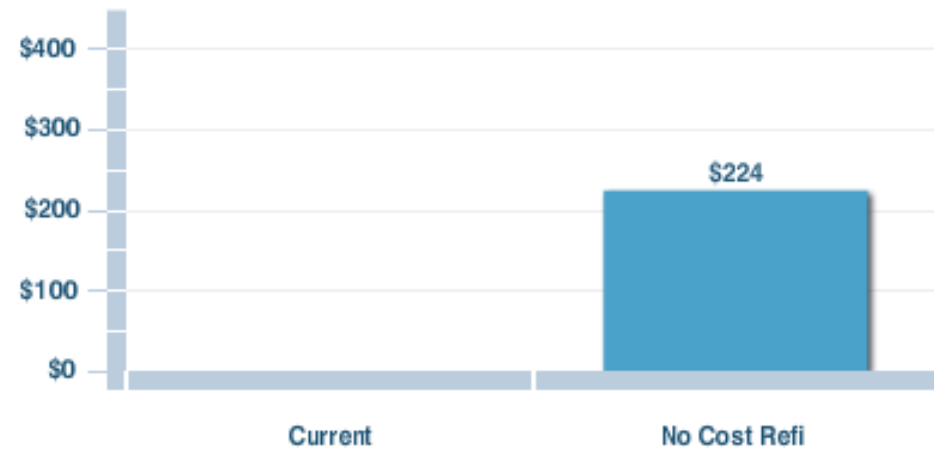
Summary

	Current	No Cost Refi
Loan Amount:	\$383,308	\$383,308
Interest Rate:	4.500%	3.875%
*APR:	NA	* 3.875%
Term (mos):	360	360
Payment:	\$2,026.74	\$1,802.46
Cash Out:	NA	\$0.00
Monthly Savings:	\$0.00	\$224.28
Savings: (60 months)	\$0	\$11,206
Freedom Point:	26.67 yrs	30 yrs

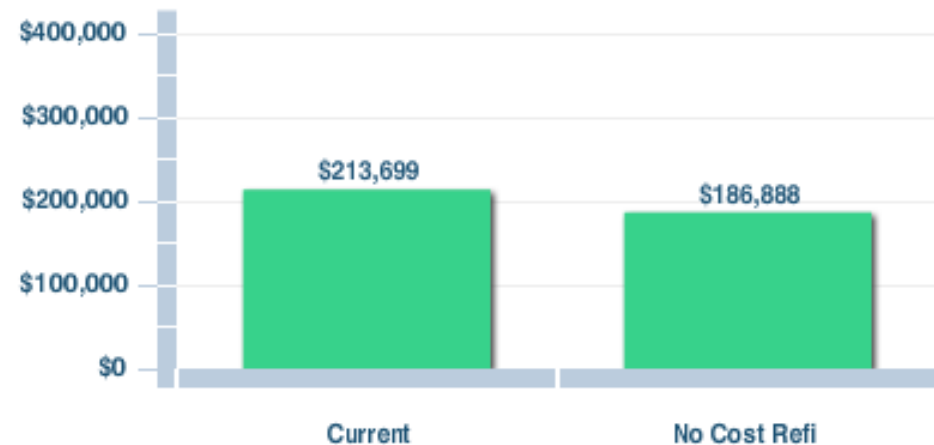
Savings Over 60 Months



Monthly Payment Savings



Interest & MI Paid in 15 Years

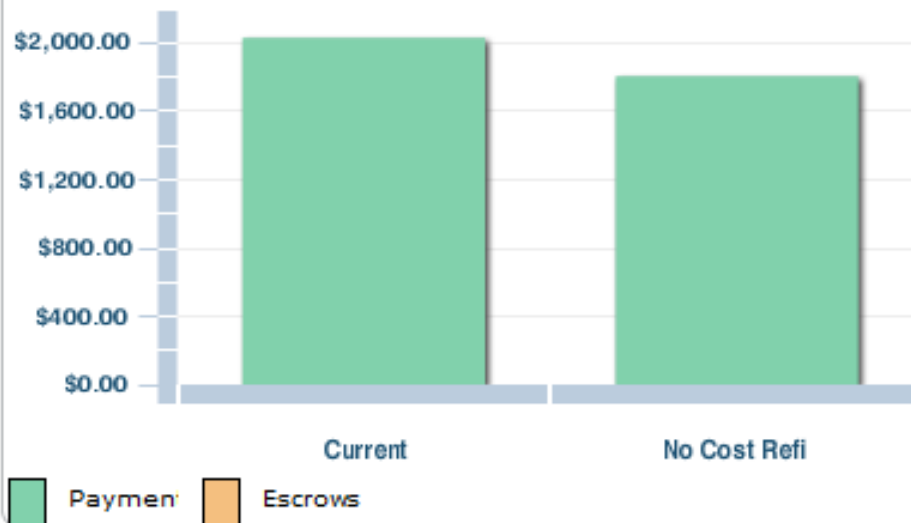




Payment Breakdown

Product Name:	Current	No Cost Refi
Price / Value:	\$0	\$0
P & I (1st):	\$2,026.74	\$1,802.46
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:	\$2,026.74	\$1,802.46
Total Payment:	\$2,026.74	\$1,802.46

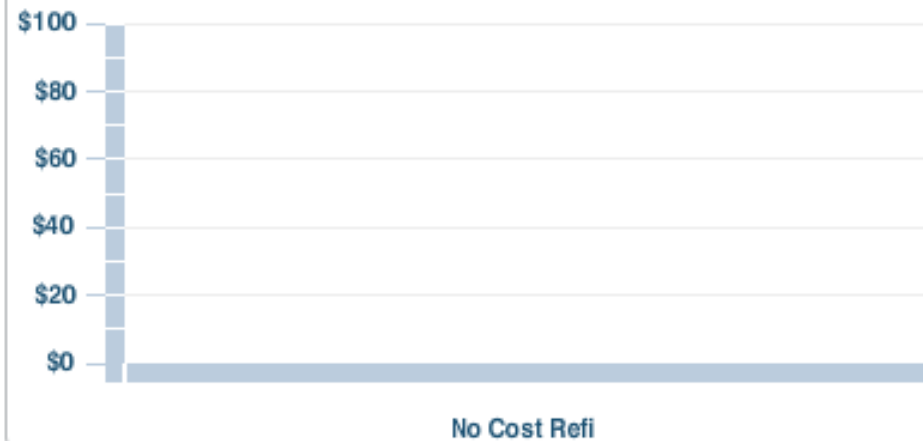
Total Monthly Payment



Closing Costs

Product Name:	No Cost Refi
Down Pmt/Equity:	-\$383,308.00
Loan To Value:	0%
APR Costs:	\$0.00
Non-APR Costs:	\$0.00
Points:	\$0.00
UFMIP/FF:	\$0.00
Prepays:	\$0.00
Contributions:	\$0.00
*APR:	* 3.875%
Cash Out:	\$0.00

Total Cash to Close





Product Name:	Current	No Cost Refi
Loan Amount:	\$383,308	\$383,308
Interest Rate:	4.500%	3.875%
*APR:	NA	* 3.875%
Term (months):	360	360
Mtg Insurance:	\$0.00	\$0.00
Total PITI Payment:	\$2,026.74	\$1,802.46
Monthly Payment:	\$2,026.74	\$1,802.46

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.

Appreciation: 0% Tax Bracket: 0%

Total P&I Payments:	\$121,604	\$108,148
Principal Paid:	\$39,571	\$37,320
Int & MI Paid:	\$82,033	\$70,827
Balance Remaining:	\$343,737	\$345,988
Closing/Points:	\$0	\$0
Total Cost:	\$82,033	\$70,827
Net Savings:	\$0	\$11,206

Total Cost Analysis (60 months)

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

Home Value:	\$0	\$0
Loan Balance:	\$232,194	\$245,753
Int & MI Paid:	\$213,699	\$186,888
Principal Paid:	\$151,114	\$137,555
Total PITI:	\$364,813	\$324,443
Total Int & MI:	\$213,699	\$186,888

Interest and MI Paid in 15 years

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



No Cost Refi

Down Pmt/Equity: -\$383,308.00

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

Smart Veteran

Patrick T. Cunningham

192864

Office: 7037664636

pcunningham@hstmortgage.com



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