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4731 ACACIA PKWY, PROSPER, TX, 75078

## Seller Buy Down Finance Comparison

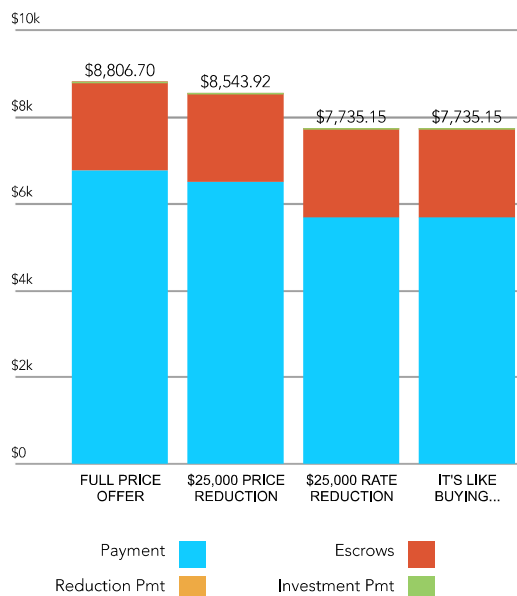
In today's market both sellers and buyers need to evaluate the best approach. The examples above illustrate how a simple seller credit towards the buyer's interest rate can produce significant monthly savings for the buyer. Points are deductible in the year the property was purchased for the buyer.

**Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.**

\$1,279,000

Quote Date - 10/13/2022

## PAYMENT BREAKDOWN



	Full Price Offer	\$25,000 Price Reduction	\$25,000 Rate Reduction	It's like buying...
<b>Sales Price:</b>	\$1,279,000	\$1,229,000	\$1,279,000	\$1,075,107
<b>Down Pymt %</b>	20.000%	20.000%	20.000%	20.000%
<b>Loan Amount:</b>	\$1,023,200	\$983,200	\$1,023,200	\$860,086
<b>Rate:</b>	6.875%	6.875%	5.250%	6.875%
<b>APR %:</b>	*6.917%	*6.918%	*5.282%	*6.920%
<b>Term: (months):</b>	360	360	360	360
<b>Cash To Close:</b>	\$272,146.89	\$262,033.88	\$271,463.59	\$230,907.44
<b>Total Mo. Pymt:</b>	\$8,806.70	\$8,543.92	\$7,735.15	\$7,735.15
<b>Income to Qualify:</b>	\$293,557	\$284,797	\$257,838	\$257,838
<b>Monthly Savings:</b>	<b>\$0.00</b>	<b>\$262.78</b>	<b>\$1,071.55</b>	<b>\$1,071.55</b>
<b>Price Reduction:</b>	\$0	\$50,000	\$0	\$203,893
<b>Cost to Seller:</b>	\$0.00	\$50,000.00	\$55,662.08	\$203,893.02
<b>Seller Net Proceeds:</b>	\$1,279,000.00	\$1,229,000.00	\$1,223,337.92	\$1,075,106.98

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