

Sales Price	\$625,000
Loan Amount	\$562,500
Interest Rate (Annual)	6.375%
Loan period in years	30
Number of payments per year	12
Monthly Payment	\$3,509.27
Total Payments	360



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**NEO Home Loans**  
4380 S Macadam Ave #150  
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3-2-1 BUY DOWN					
Interest Rate	Payment	Payment	Monthly Subsidy	# of Payments	Annual Subsidy Pymnts
3.375%	\$3,509.27	\$2,486.79	\$1,022.48	12	\$12,269.76
4.375%	\$3,509.27	\$2,808.48	\$700.79	12	\$8,409.48
5.375%	\$3,509.27	\$3,149.84	\$359.43	12	\$4,313.16
3/2/1 Buydown Cost					\$24,992.40

2-1 BUY DOWN					
Interest Rate	Payment	Payment	Monthly Subsidy	# of Payments	Annual Subsidy Pymnts
4.375%	\$3,509.27	\$2,808.48	\$700.79	12	\$8,409.48
5.375%	\$3,509.27	\$3,149.84	\$359.43	12	\$4,313.16
2/1 Buydown Cost					\$12,722.64

1-0 BUY DOWN					
Interest Rate	Payment	Payment	Monthly Subsidy	# of Payments	Annual Subsidy Pymnts
5.375%	\$3,509.27	\$3,149.84	\$359.43	12	\$4,313.16
1/0 Buydown Cost					\$4,313.16



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HOME LOANS

HOME  
OWNERSHIP **360**

