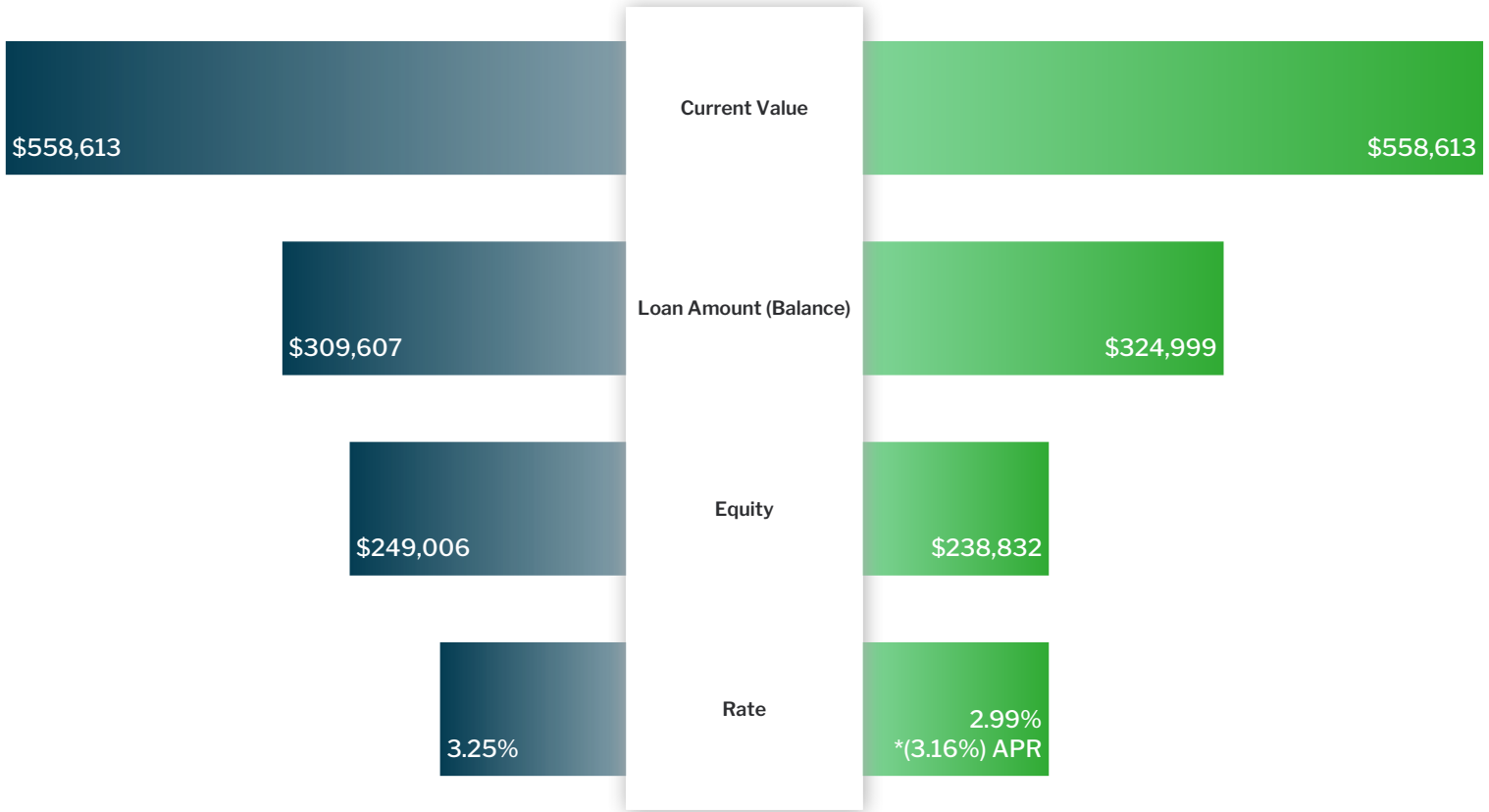


Debt Consolidation

Existing

Proposed



tbd

Powered By MBS Highway

Loan and monthly payment buying scenarios used for informational purposes only and may not be specific to your situation. Rates expressed may not be available at this time. This document should not be construed as investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. APR of 3.294% assumes a 3.250% simple fixed interest rate assuming \$2,000 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$309,607 with 314 monthly payments at the assumed simple interest rate (Current as of 11/16/2021). *Lender is not a tax consultation firm. Please seek advice from a tax professional. Monthly expenses may or may not include condominium or HOA fees, if applicable; your payment may be greater.

Loan Details Overview

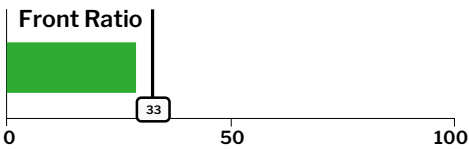
	Existing	Proposed
Property Value	\$558,613	\$558,613
Loan Balance / Amount	\$309,607	\$324,999
Equity In Home	\$249,006	\$238,832
Cash-Out	-	\$0
Closing Costs	-	\$2,000
Est. Available Equity / at 75% LTV	\$249,006	\$93,961
Loan Details	30 YR	30 Yr Conv. Fixed
Rate	3.25%	2.99%
APR	-	3.153%
Points	-	1 (\$3,218)
Mortgage Insurance	\$0	\$0
Additional MI Financing	-	\$0
Debt Balance	\$10,174	\$0
Debt Inclusion	-	\$10,174

Payment Overview

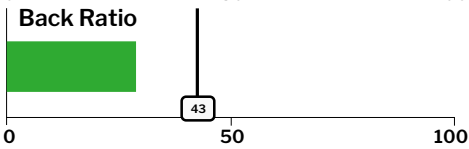
This compares the borrower's existing monthly mortgage payment and other obligations against the proposed loan with debt consolidation.

	Existing	Proposed
Principal & Interest	\$1,462	\$1,368
Taxes & Insurance	\$365	\$365
Installment	\$0	\$0
Revolving	\$204	\$0
Other	\$0	\$0
Total	\$2,031	\$1,733

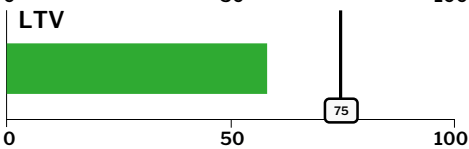
29%
Under By
\$247



29%
Under By
\$847



58%
Under By
\$94,063



\$324,999
LOAN AMOUNT

01

\$1,733
PITI

Monthly Savings

\$298

	Type	Balance	Payment
American Express	Revolving	\$10,174	\$204
Total		\$10,174	\$204
Included		\$10,174	\$204

\$298 /Mo.

Savings Applied Toward
Principal



22 Yrs. 4 Mos.

New Term

Saved Term: 3 Yrs. 10 Mos.



\$63,291

Increase in Net Worth



	Existing	Proposed	Amortization Gained	Saved Term
Current Balance	\$309,607	\$324,999		
Debts	\$10,174			
Remaining Term	26 Yrs. 2 Mos.	22 Yrs. 4 Mos.		3 Yrs. 10 Mos.
Payments	314	268		46
Amortization Gained After 5 Yrs	\$40,772	\$52,120	\$11,348	
Amortization Gained After 10 Yrs	\$88,727	\$116,368	\$27,642	
Amortization Gained After 22 Yrs. 4 Mos.	\$246,316	\$321,781	\$75,465	
Balance After 22 Yrs. 4 Mos.	\$63,291	\$0	