LOAN PROGRAM COMPARISON						
Conv 30 yr fixed, 25% Down Pmnt.						
Loan to Value	75%	Property Tax	\$974.98			
Down Payment	\$242,250	Homeowner's Insurance	\$175			
Loan Amount	\$726,750	Monthly Mortgage Insurance	NA			
Loan Term	30 years	HOA Dues	NA			
Interest Rate	6.500%	FICO	780			
Principal & Interest Payment	\$4,593.55	APR Test Rate	6.545%			

Conv 30 yr fixed, 20% Down Pmnt					
Loan to Value	80%	Property Tax	\$974.98		
Down Payment	\$193,800	Homeowner's Insurance	\$175		
Loan Amount	\$775,200	Monthly Mortgage Insurance	NA		
Loan Term	30 years	HOA Dues	NA		
Interest Rate	6.625%	FICO	780		
Principal & Interest Payment	\$4,963.69	APR Test Rate	6.668%		

Conv 30 yr fixed, 15% Down Pmnt - No Mortgage Insurance					
Loan to Value	85%	Property Tax	\$974.98		
Down Payment	\$145,350	Homeowner's Insurance	\$175		
Loan Amount w/ UFMIP	\$823,650	Monthly Mortgage Insurance	NA		
Loan Term	30 years	HOA Dues	NA		
Interest Rate	6.875%	FICO	780		
Principal & Interest Payment	\$5,410.79	APR Test Rate	6.913%		

FHA 30 yr fixed, 3.50% Down Pmt					
Loan to Value	96.5%	Property Tax	\$974.98		
Down Payment	\$33,915	Homeowner's Insurance	\$175		
Loan Amount w/ UFMIP	\$951,449	Monthly Mortgage Insurance	\$584.43		
Loan Term	30	HOA Dues	NA		
Interest Rate	6.125%	FICO	680		
Principal & Interest Payment	\$5,781.10	APR Test Rate	7.281		



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