



Finance Options

Mortgage type:	Conv Fixed 30 years	100% Financing 30 years	Interest Only 30 years
Sales price:	\$244,950	\$244,950	\$244,950
Loan amount:	220,455	195,960	195,960
Interest rate	5.625%	5.625%	5.625%
APR	6.182%	5.82%	5.742%
Second mortgage/DPA:		48,990	
Rate on second		7.25%	
APR		7.251%	7.251%
P & I	1,269.06	1,128.06	918.56
Payment on second	0.00	295.98	0.00
Mortgage insurance	93.69		
Property taxes	255.17	255.17	255.17
Hazard insurance	71.42	71.42	71.42
HOA Dues & Bond pmts			
Total Payment:	\$1,689.34	\$1,750.62	\$1,245.15
Down payment	24,495		48,990
Orig fee/disc pts	2,205	1,960	1,960
Closing costs	5,813	5,583	5,544
Prepaid costs	3,119	3,210	3,062
Less credit			
Less DPA			
Total cash:	\$33,426	\$8,792	\$57,595
Change in payment:		\$61 more	\$444 less
Change in cash:		\$24,634 less	\$24,169 more

This information is not intended to be an indication of loan qualification, loan approval, or a commitment to lend. It is also not intended to be a quote of guaranteed interest rates or closing costs. On ARM transactions, the APR may increase after closing. All figures are estimates as of 11/10/2005.

If you have any questions, or if you would like to discuss financing options, call...

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