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\$550k price point purchase

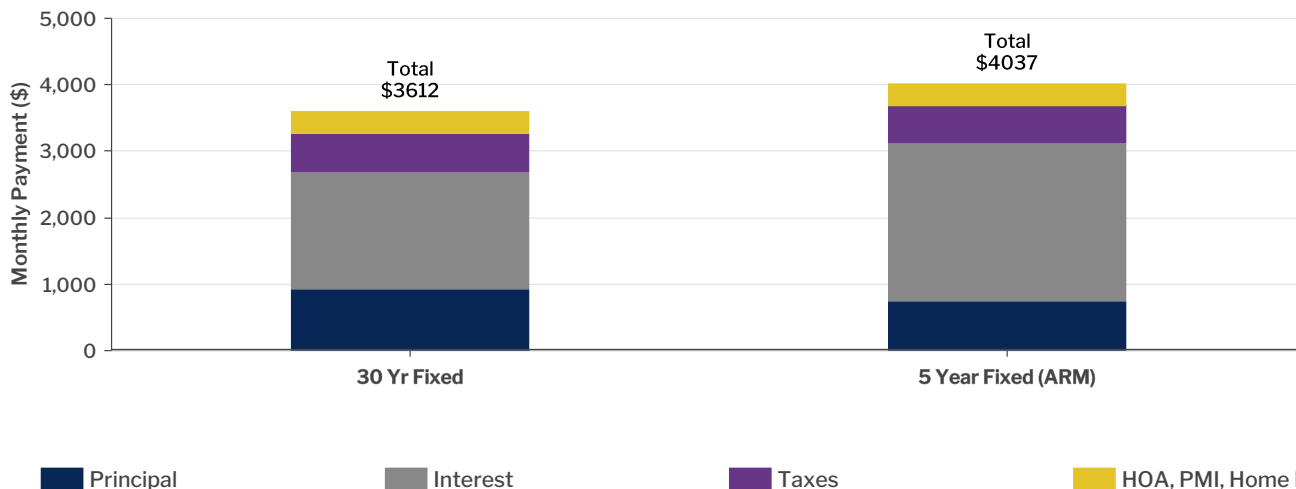
| | 30 Yr Fixed | 5 Year Fixed (ARM) |
|--------------------|----------------|--------------------|
| Loan Amount | \$522,500 | \$522,500 |
| Term | 30 years | 30 years |
| Down Payment | \$27,500 | \$27,500 |
| Rate | 4.625% | 4.25% |
| APR % | 5.36% | 5.063% |
| Points | 1.3 (\$6,793) | 1.3 (\$6,793) |
| Fixed/ARM | Conv. Fixed | Conv. ARM 5/1 |
| Mortgage Insurance | \$229 | \$229 |



California - DBO Finance Lenders Law License 60DBO44101. California - BRE Real Estate Corporation License Endorsement - Loans made or arranged pursuant to Real Estate Corporation License Endorsement #01813481, CA Bur of Real Estate - Real Estate Broker 877-373-4542. Joseph Wiggins NMLS #290856.

\$550k price point purchase: Total Monthly Cost Snapshot (Year 7)

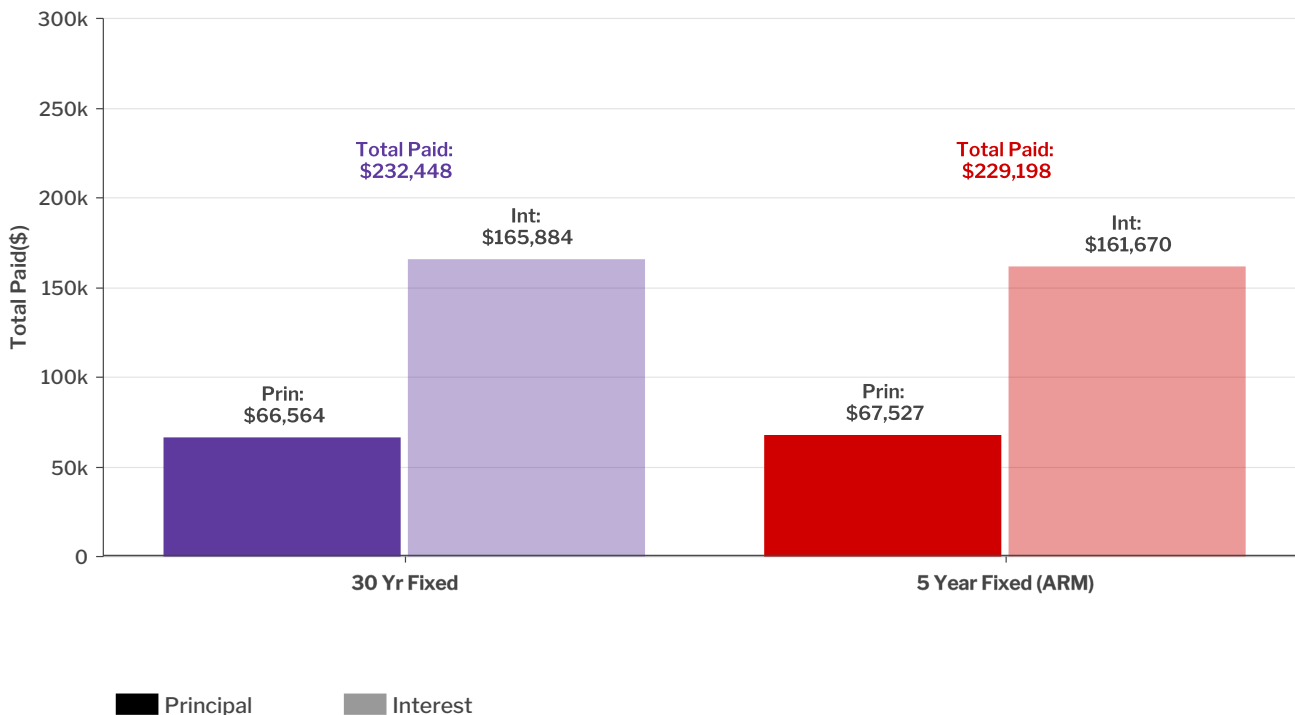
Principal, Interest, Taxes, Insurance



| | 30 Yr Fixed | 5 Year Fixed (ARM) |
|-------------------------|----------------|--------------------|
| Principal | \$929 | \$643 |
| Interest | \$1,757 | \$2,749 |
| HOA/PMI/Home Ins. | \$353 | \$353 |
| Taxes | \$573 | \$573 |
| Total | \$3,612 | \$4,037 |
| Diff. vs. Lowest | \$0 | \$425 |

See what your monthly payment consists of in any year of the loan that you choose and compare the breakdown of that payment against other loan options. The breakdown shows how much of the cost is principal, interest, real estate tax, and HOA fees, MI, Homeowners Insurance and HOA fees.

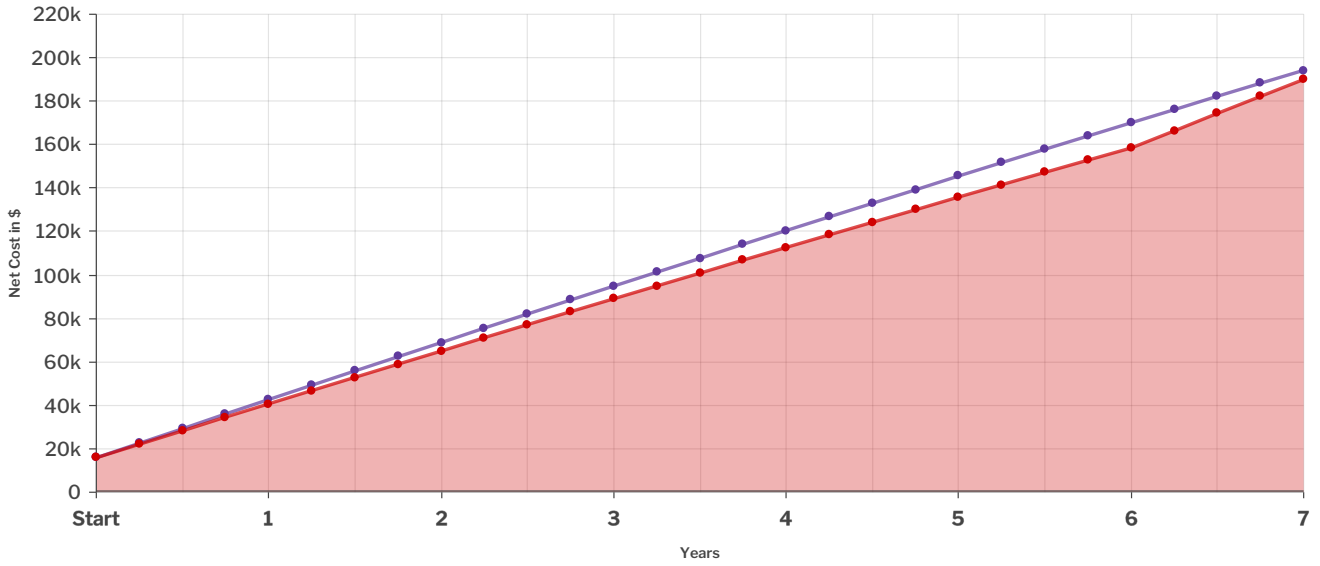
Total Paid: Principal & Interest (Year 7)



Interest included with points

Lowest Cost Loan Snapshot (Year 7)

Average Residency in a Home According to National Association of Realtors is 10 years

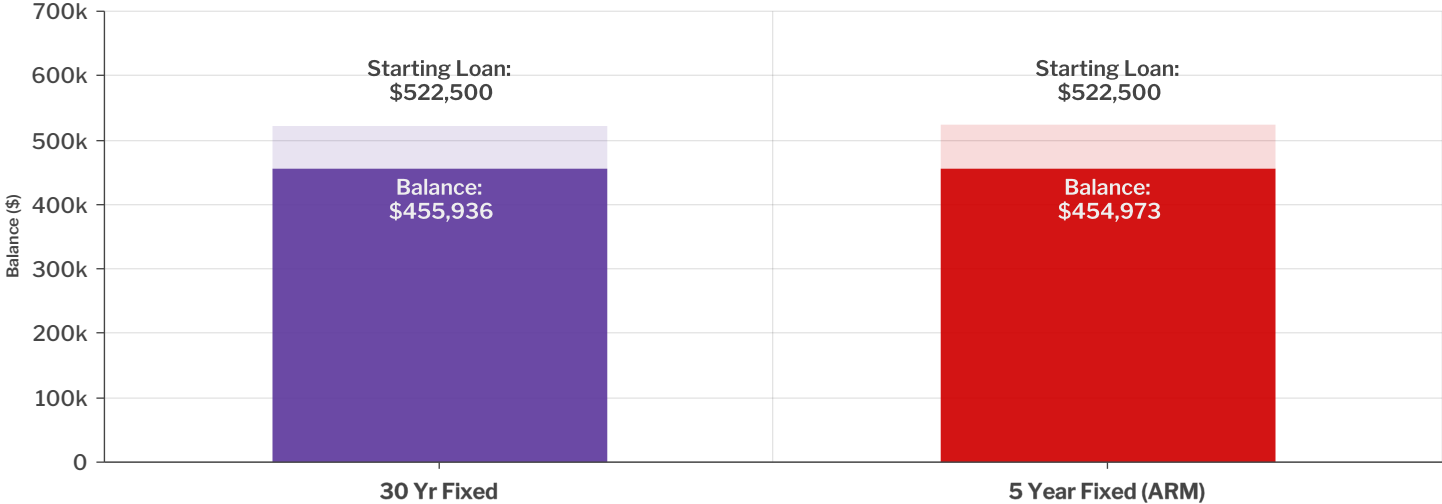


■ 30 Yr Fixed ■ 5 Year Fixed (ARM)

| Loan | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 |
|--------------------|-----------|-----------|-----------|-----------|-----------|
| 30 Yr Fixed | \$145,504 | \$170,104 | \$194,213 | \$217,809 | \$240,867 |
| 5 Year Fixed (ARM) | \$135,819 | \$158,521 | \$189,999 | \$225,471 | \$264,816 |

| Included Costs | 30 Yr Fixed | 5 Year Fixed (ARM) |
|-----------------------|------------------|--------------------|
| Closing Costs | \$9,093 | \$9,093 |
| Interest | \$159,092 | \$154,878 |
| Cost of Points | \$6,792 | \$6,792 |
| Mort. Insurance | \$19,236 | \$19,236 |
| Total | \$194,213 | \$189,999 |
| Diff. vs. Lowest Cost | \$4,214 | \$0 |

Balance (Year 7)



| Loan Name | 30 Yr Fixed | 5 Year Fixed (ARM) |
|------------------------------------|-------------|--------------------|
| Original Loan Amount | \$522,500 | \$522,500 |
| Balance Remaining | \$455,936 | \$454,973 |
| Amount Paid | \$66,564 | \$67,527 |
| Remaining Bal. Diff vs Lowest Bal. | \$963 | \$0 |