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Refinancing CONVENTIONAL LOAN

Break Even

St TD Balance 351,000.00 Discount Points 0 0.00 1st TD Rate 6.000 Appraisal Fee 400.00 2nd Total Deed Balance 0.00 Underwriting 0.00 2nd Tot Rate 0 Processing/Documents 1,400.00 2nd Tot Rate 0 Processing/Documents 1,400.00 2nd Tot Rate 0 Processing/Documents 1,400.00 2nd Tot Rate 0 Wire Transfer 0.00 3nd Total Step 0.00 Transfer 0.00 3nd Total Step 0.00 PRO-RATIONS 0.00 3nd Total Step 0.00 The Ministry 0.00 3nd Total Step 0.00 Title Insurance 0.00 The Ministry 0.00 3nd Total Step 0.00 Title Insurance 0.00 Title Insu	Estimated Value	350,000.00	LOAN FEES	
St TD Rate			Origination Fee 1.000	3,641.00
Payoff 1st Trust Deed Yes Credit Report 65.00 2nd TD Rate 0.00 Processing/Documents 1,400.00 Payoff 2nd Trust Deed Yes Admin Fee/Edoc 0.00 Other Liens 0.00 Wire Transfer 0.00 Condo No PRO-RATIONS 1,517.08 Interest Rate on 1st TD 5.000 * Days Interest 30 1,517.08 Interest Rate on 1st TD 3.000 * PMI Points 0.00 1st TD 364,100.00 * PMI Points 0.00 1st TD 364,100.00 * Property Tax Impounds 6 1,260.00 PMII Financed 0.00% 0.00 * Months Mortagae Insurance 14 1,470.00 1otal 1st TD 364,100.00 * Months Premium 0 0.00 Property Insurance 3.60% 1,954.56 * Months Flood/Quake 0 0.00 Property Insurance 0.00% 0.00 * 15 Days Interest Owed 865.48 Property Insurance 0.00% 0.00 * 15 Days Interest Owed 865.48 Property Insurance 2.00% 0.00 * Sucreacy Service 0.00 <td>1st TD Balance</td> <td>351,000.00</td> <td>Discount Points 0</td> <td>0.00</td>	1st TD Balance	351,000.00	Discount Points 0	0.00
2nd Trust Deed Balance	1st TD Rate	6.000	Appraisal Fee	400.00
2nd TD Rate 0 Processing/Documents 1,400.00 Payoff 2nd Trust Deed Offer Liens 7es O.00 Admin Fee/Edoc 0.00 O.00 Gross Equity -1,000.00 Wire Transfer 0.00 Condo No PRO-RATIONS 1,517.08 Owner Occupied? Yes 1 Days Interest 30 1,517.08 Interest Rate on 1st TD 5.000 * Months Mortgage Insurance 2 0.00 1st TD 364,100.00 * Property Tax Impounds 6 1,260.00 1st TD 364,100.00 * Property Tax Impounds 6 1,260.00 PMI Points 0.00 * Months Insurance 14 1,470.00 1st TD 364,100.00 * Months Premium 0 0.00 Payment 5.000% 1,954.56 * Months Premium 0 0.00 Property Tax 0.72% 210.00 * Months Flood/Quake 0 0.00 Mortgage Insurance 2.60% 105.00 * St Days Interest Owed 865.48 Property Tax 0.72% 210.00 * TITLE CHARGES 125.00 Rescore Ree 859.60 100.00 100.00 100.00 100.00 100	Payoff 1st Trust Deed	Yes	Credit Report	65.00
Payoff 2nd Trust Deed Yes (Other Licins) Admin Fee/Edoc 0.00 (Other Licins) Other Licins 0.00 Wire Transfer 0.00 Condo No Owner Occupied? Yes (Other Licins) * Days Interest 30 1,517.08 Interest Rate on 1st TD 5.000 * Months Mortgage Insurance 2 0.00 1st TD 364,100.00 * PMI Points 0.00 1st TD 364,100.00 * Property Tax Impounds 6 1,260.00 PMI Financed 0.00% 0.00 * Months Insurance 14 1,470.00 1otal 1st TD 364,100.00 * Months Premium 0 0.00 Payment 5.000% 1,954.56 * Months Insurance 14 1,470.00 Property Tax 0.72% 210.00 * Months Insurance 0 0.00 Property Tax 0.72% 210.00 * Months Insurance 0 0.00 Mello-Roos 0.00% 0.00 * 15 Days Interest Owed 865.48 Property Tax 0.72% 210.00 * TITLE CHARGES Escrow Fee 125.00 Estimated Pmt/Month 2,269.56 Egal Fee 0.00 Estimated Pmt	2nd Trust Deed Balance	0.00	Underwriting	0.00
Other Liens Gross Equity 0.00 -1,000.00 Wire Transfer 0.00 -1,000.00 Condo No Owner Occupied? Yes 1 Days Interest 30 1,517.08 Interest Rate on 1st TD 5.000 * Months Mortgage Insurance 2 0.00 1 st TD 364,100.00 * PMI Points 0.00 PMI Financed 0.00% 0.00 * Months Insurance 14 1,470.00 Total 1st TD 364,100.00 * Months Premium 0 0.00 PMI Financed 0.00% 1,954.56 * Months Fremium 0 0.00 Property Insurance 3.60% 1,954.56 * Months Flood/Quake 0 0.00 Property Insurance 3.60% 1,954.56 * Months Flood/Quake 0 0.00 Property Tax 0.72% 210.00 * Months Flood/Quake 0 865.48 Property Insurance 3.60% 0.00 Escrow Fee 859.60 Flood/Quake 0.00% 0.00 Escrow Fee 125.00 Association Fee 0.00 Title Insurance 1,063.30 Estimated Pmt/Month 2,269.56 RECORDING AND TRANSFER FEES Tax Service 0.00 Prepayment Penal	2nd TD Rate	0	Processing/Documents	1,400.00
Condo	Payoff 2nd Trust Deed	Yes	Admin Fee/Edoc	0.00
Condo	Other Liens	0.00	Wire Transfer	0.00
Owner Occupied? Yes * Days Interest 30 1,517.08 Interest Rate on 1st TD 5.000 * Months Mortgage Insurance 2 0.00 Term on 1st Trust Deed 3.0.0 * PMI Points 0.00 1st TD 364,100.00 * Property Tax Impounds 6 1,260.00 PMI Financed 0.00% 0.00 * Months Insurance 14 1,470.00 Total 1st TD 364,100.00 * Months Premium 0 0.00 Payment 5.000% 1,954.56 * Months Flood/Quake 0 0.00 Property Insurance 3.60% 105.00 * 15 Days Interest Owed 865.48 Property Tax 0.72% 210.00 * 15 Days Interest Owed 865.48 Property Tax 0.72% 210.00 * 15 Days Interest Owed 865.48 Property Tax 0.72% 20.00 * 15 Days Interest Owed 859.60 Blood/Quake 0.00% 0.00 Escrow Fee 859.60 Blood/Quake 0.00% 0.00 Sub Escrow Fee 125.00 Association Fee 0.00 Title Insurance 1,063.30 Estimated Pmt/Month 2,269.56 Legal Fee	Gross Equity	-1,000.00		
Interest Rate on 1st TD	Condo	No	PRO-RATIONS	
Term on 1st Trust Deed 30.0 * PMI Points 0.00 1st TD 364,100.00 * Property Tax Impounds 6 1,260.00 Total 1st TD 364,100.00 * Months Insurance 14 1,470.00 Total 1st TD 364,100.00 * Months Premium 0 0.00 Payment 5.000% 1,954.56 * Months Flood/Quake 0 0.00 Property Insurance 3.60% 105.00 * 15 Days Interest Owed 865.48 Property Tax 0.72% 210.00 Mortgage Insurance 0.00% 0.00 Mello-Roos 0.00% 0.00 Escrow Fee 859.60 Flood/Quake 0.00% 0.00 Sub Escrow Fee 125.00 Association Fee 0.00 Title Insurance 1,063.30 Estimated Pmt/Month 2,269.56 Legal Fee 0.00 Loan To Value 104.03 RECORDING AND TRANSFER FEES Tax Service Prepayment Penalty 0.00 Recording 80.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20	Owner Occupied?	Yes	* Days Interest 30	1,517.08
1st TD 364,100.00 * Property Tax Impounds 6 1,260.00 PMI Financed 0.00% 0.00 * Months Insurance 14 1,470.00 Total 1st TD 364,100.00 * Months Premium 0 0.00 Payment 5.000% 1,954.56 * Months Flood/Quake 0 0.00 Property Insurance 3.60% 105.00 * 15 Days Interest Owed 865.48 Property Tax 0.72% 2210.00 * Months Flood/Quake 0 Owed 865.48 Mortgage Insurance 0.00% 0.00 Escrow Fee 859.60 Flood/Quake 0.00% 0.00 Sub Escrow Fee 125.00 Association Fee 0.00 Title Insurance 1,063.30 Estimated Pmt/Month 2,269.56 Legal Fee 0.00 Loan To Value 104.03 RECORDING AND TRANSFER FEES Tax Service 0.00 Reconveyance 75.00 Demand 75.00 Demand 75.00 Notary Notary 0.00 Natural Hazard Disclosure 0.00 Miscellaneous 200.00 Propartin Feection 0.00 Miscellaneous </td <td>Interest Rate on 1st TD</td> <td>5.000</td> <td>* Months Mortgage Insurance 2</td> <td>0.00</td>	Interest Rate on 1st TD	5.000	* Months Mortgage Insurance 2	0.00
PMI Financed 0.00% 0.00 * Months Insurance 14 1,470.00 Total 1st TD 364,100.00 * Months Premium 0 0.00 Payment 5.000% 1,954.56 * Months Flood/Quake 0 0.00 Property Insurance 3.60% 105.00 * 15 Days Interest Owed 865.48 Property Tax 0.72% 210.00 * Monthas Flood/Quake 0 0.00 Mortgage Insurance 0.00% 0.00 Escrow Fee 859.60 Flood/Quake 0.00% 0.00 Sub Escrow Fee 859.60 Flood/Quake 0.00% 0.00 Sub Escrow Fee 125.00 Association Fee 0.00 Title Insurance 1,063.30 Estimated Pmt/Month 2,269.56 Legal Fee 0.00 Loan To Value 104.03 RECORDING AND TRANSFER FEES Tax Service 0.00 Prepayment Penalty 0.00 Recording 80.00 MISCELLANEOUS Notary 0.00 Notary 0.00 Notary 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56	Term on 1st Trust Deed	30.0	* PMI Points	0.00
Total 1st TD 364,100.00 * Months Premium 0 0.00 Payment 5.000% 1,954.56 * Months Flood/Quake 0 0.00 Property Insurance 3.60% 105.00 * 15 Days Interest Owed 865.48 Property Tax 0.72% 210.00 ** Months Flood/Quake 0.0wd 865.48 Mello-Ros 0.00% 0.00 TITLE CHARGES \$659.60 Flood/Quake 0.00% 0.00 Sub Escrow Fee 125.00 Association Fee 0.00 Title Insurance 1,063.30 Estimated Pmt/Month 2,269.56 Legal Fee 0.00 Loan To Value 104.03 RECORDING AND TRANSFER FEES Tax Service 0.00 Reconveyance 75.00 Prepayment Penalty 0.00 Recording 80.00 Notary 0.00 MiSCELLANEOUS Notary 0.00 Notary 0.00 Notary 0.00 Home Inspection 0.00 Miscellaneous 200.00 Precap * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 <td>1st TD</td> <td>364,100.00</td> <td>* Property Tax Impounds 6</td> <td>1,260.00</td>	1st TD	364,100.00	* Property Tax Impounds 6	1,260.00
Payment 5.000%	PMI Financed 0.00%	0.00	* Months Insurance 14	1,470.00
Payment 5.000% 1,954.56 * Months Flood/Quake 0 0.00 Property Insurance 3.60% 105.00 * 15 Days Interest Owed 865.48 Property Tax 0.72% 210.00 * Monthage Insurance 0.00% 0.00 TITLE CHARGES Mello-Roos 0.00% 0.00 Escrow Fee 859.60 Flood/Quake 0.00% 0.00 Sub Escrow Fee 125.00 Association Fee 0.00 Titl Insurance 1,063.30 Estimated Pmt/Month 2,269.56 Legal Fee 0.00 Loan To Value 104.03 RECORDING AND TRANSFER FEES Tax Service 0.00 Prepayment Penalty 0.00 Reconveyance 75.00 Recording 80.00 Recording 80.00 Notary 0.00 Natural Hazard Disclosure 0.00 Home Inspection 0.00 Natural Hazard Disclosure 200.00 Home Inspection 0.00 Natural Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20	Total 1st TD	364,100.00	* Months Premium 0	0.00
Property Insurance 3.60% 105.00 *15 Days Interest Owed 865.48 Property Tax 0.72% 210.00 TITLE CHARGES Mello-Roos 0.00% 0.00 Escrow Fee 859.60 Flood/Quake 0.00% 0.00 Sub Escrow Fee 125.00 Association Fee 0.00 Title Insurance 1,063.30 Estimated Pmt/Month 2,269.56 Legal Fee 0.00 Loan To Value 104.03 RECORDING AND TRANSFER FEES Tax Service 0.00 Prepayment Penalty 0.00 Reconveyance 75.00 Recording 80.00 MISCELLANEOUS Notary 0.00 Notary 0.00 Home Inspection 0.00 Home Inspection 0.00 Home Inspection 0.00 ReCAP *Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20			* Months Mello-Roos 0	0.00
Property Tax 0.72%	Payment 5.000%	1,954.56	* Months Flood/Quake 0	0.00
Mortgage Insurance 0.00% 0.00 TITLE CHARGES Mello-Roos 0.00% 0.00 Escrow Fee 859.60 Flood/Quake 0.00% 0.00 Sub Escrow Fee 125.00 Association Fee 0.00 Title Insurance 1,063.30 Estimated Pmt/Month 2,269.56 Legal Fee 0.00 Loan To Value 104.03 RECORDING AND TRANSFER FEES Tax Service 0.00 Tax Service Prepayment Penalty 0.00 0.00 Reconveyance 75.00 0.00 0.00 0.00 Miscellaneous Miscellaneous 0.00 0.00 Notary 0.00 0.00 0.00 0.00 Home Inspection 0.00 0.00 0.00 0.00 Miscellaneous 200.00 0.00	Property Insurance 3.60%	105.00	* 15 Days Interest Owed	865.48
Mello-Roos 0.00% 0.00 Escrow Fee 859.60 Flood/Quake 0.00% 0.00 Sub Escrow Fee 125.00 Association Fee 0.00 Title Insurance 1,063.30 Estimated Pmt/Month 2,269.56 Legal Fee 0.00 Loan To Value 104.03 RECORDING AND TRANSFER FEES Tax Service 0.00 Prepayment Penalty 0.00 75.00 Reconveyance 75.00 Demand 75.00 Recording 80.00 MISCELLANEOUS Notary 0.00 Notary 0.00 Notary 0.00 Home Inspection 0.00 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20	Property Tax 0.72%	210.00		
Flood/Quake 0.00%	Mortgage Insurance 0.00%	0.00	TITLE CHARGES	
Association Fee 0.00 Title Insurance 1,063.30 Estimated Pmt/Month 2,269.56 Legal Fee 0.00 Loan To Value 104.03 RECORDING AND TRANSFER FEES 0.00 Tax Service 0.00 0.00 Prepayment Penalty 0.00 Recording 80.00 MISCELLANEOUS Notary Notary 0.00 Natural Hazard Disclosure 0.00 Home Inspection 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20	Mello-Roos 0.00%	0.00	Escrow Fee	859.60
Estimated Pmt/Month 2,269.56 Legal Fee 0.00 Loan To Value 104.03 RECORDING AND TRANSFER FEES 0.00 Tax Service 0.00 0.00 Prepayment Penalty 0.00 Reconveyance 75.00 Demand 75.00 Recording 80.00 MISCELLANEOUS Notary 0.00 Natural Hazard Disclosure 0.00 Home Inspection 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20	Flood/Quake 0.00%	0.00	Sub Escrow Fee	125.00
Loan To Value	Association Fee	0.00	Title Insurance	1,063.30
Tax Service 0.00 Prepayment Penalty 0.00 Reconveyance 75.00 Demand 75.00 Recording 80.00 MISCELLANEOUS Notary 0.00 Natural Hazard Disclosure 0.00 Home Inspection 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20	Estimated Pmt/Month	2,269.56	Legal Fee	0.00
Prepayment Penalty 0.00 Reconveyance 75.00 Demand 75.00 Recording 80.00 MISCELLANEOUS Notary 0.00 Natural Hazard Disclosure 0.00 Home Inspection 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20	Loan To Value	104.03	RECORDING AND TRANSFER FEES	
Reconveyance 75.00 Demand 75.00 Recording 80.00 MISCELLANEOUS Notary 0.00 Natural Hazard Disclosure 0.00 Home Inspection 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20			Tax Service	0.00
Demand 75.00 Recording 80.00			Prepayment Penalty	0.00
Recording 80.00 MISCELLANEOUS Notary 0.00 Natural Hazard Disclosure 0.00 Home Inspection 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20			Reconveyance	75.00
MISCELLANEOUS Notary 0.00 Natural Hazard Disclosure 0.00 Home Inspection 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20			Demand	75.00
Notary 0.00 Natural Hazard Disclosure 0.00 Home Inspection 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20			Recording	80.00
Natural Hazard Disclosure 0.00 Home Inspection 0.00 Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20			MISCELLANEOUS	
Home Inspection			Notary	0.00
Miscellaneous 200.00 RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20			Natural Hazard Disclosure	0.00
RECAP * Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20			Home Inspection	0.00
* Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20			Miscellaneous	200.00
* Total Pro-Rations 5,112.56 Total Closing Costs 7,983.90 APR as % 5.20			RECAP	
Total Closing Costs 7,983.90 APR as % 5.20				5,112.56
			Total Closing Costs	
Net Refi 3.54			APR as %	5.20
			Net Refi	3.54