

**Refinancing  
CONVENTIONAL LOAN**

Break Even

Estimated Value	350,000.00	<b>LOAN FEES</b>	
		Origination Fee 1.000	3,641.00
1st TD Balance	351,000.00	Discount Points 0	0.00
1st TD Rate	6.000	Appraisal Fee	400.00
<b>Payoff 1st Trust Deed</b>	<b>Yes</b>	Credit Report	65.00
2nd Trust Deed Balance	0.00	Underwriting	0.00
2nd TD Rate	0	Processing/Documents	1,400.00
<b>Payoff 2nd Trust Deed</b>	<b>Yes</b>	Admin Fee/Edoc	0.00
Other Liens	0.00	Wire Transfer	0.00
Gross Equity	-1,000.00		
 		<b>PRO-RATIONS</b>	
Condo	No	* Days Interest 30	1,517.08
<b>Owner Occupied?</b>	<b>Yes</b>	* Months Mortgage Insurance 2	0.00
Interest Rate on 1st TD	5.000	* PMI Points	0.00
Term on 1st Trust Deed	30.0	* Property Tax Impounds 6	1,260.00
1st TD	364,100.00	* Months Insurance 14	1,470.00
PMI Financed 0.00%	0.00	* Months Premium 0	0.00
Total 1st TD	364,100.00	* Months Mello-Roos 0	0.00
		* Months Flood/Quake 0	0.00
Payment 5.000%	1,954.56	* 15 Days Interest Owed	865.48
Property Insurance 3.60%	105.00		
Property Tax 0.72%	210.00	<b>TITLE CHARGES</b>	
Mortgage Insurance 0.00%	0.00	Escrow Fee	859.60
Mello-Roos 0.00%	0.00	Sub Escrow Fee	125.00
Flood/Quake 0.00%	0.00	Title Insurance	1,063.30
Association Fee	0.00	Legal Fee	0.00
Estimated Pmt/Month	2,269.56		
 		<b>RECORDING AND TRANSFER FEES</b>	
Loan To Value	104.03	Tax Service	0.00
		Prepayment Penalty	0.00
		Reconveyance	75.00
		Demand	75.00
		Recording	80.00
		<b>MISCELLANEOUS</b>	
		Notary	0.00
		Natural Hazard Disclosure	0.00
		Home Inspection	0.00
		Miscellaneous	200.00
		<b>RECAP</b>	
		* Total Pro-Rations	5,112.56
		Total Closing Costs	7,983.90
		APR as %	5.20
		<b>Net Refi</b>	<b>3.54</b>

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