

**Refinancing
 CONVENTIONAL LOAN**

Break Even

Estimated Value	321,000.00	LOAN FEES	
1st Trust Deed Balance	288,800.00	Origination Fee	0.00
1st Trust Deed Rate	4.250	Discount Points	0.00
Payoff 1st Trust Deed	Yes	Appraisal Fee	460.00
2nd Trust Deed Balance	0.00	Credit Report	20.00
2nd TD Rate	0	Underwriting	86.00
Payoff 2nd Trust Deed	Yes	Processing/Documents	1,495.00
Other Liens	0.00	Admin Fee/Edoc	0.00
Gross Equity	32,200.00	Wire Transfer	0.00
2nd Trust Deed 9.900%	31,779.00	2nd Trust Deed Points 0%	0.00
Years 2nd Trust Deed Amortized	0.00	2nd Trust Deed Process Fee	0.00
Condo	No	PREPAIDS	
Owner Occupied?	Yes	* Days Interest 15	508.25
Interest Rate on 1st TD	4.750	* 2nd TD Days Interest 15	69.52
Term on 1st Trust Deed	30.0	* Months Mortgage Insurance 2	0.00
1st TD	256,800.00	* PMI Points	0.00
PMI Financed 0.00%	0.00	* Property Tax Impounds 8	2,574.00
Total 1st TD	256,800.00	* Months Insurance 14	770.00
Payment 4.750%	1,339.59	* Months Premium 0	0.00
2nd TD Payment 5.250	139.03	* Months Mello-Roos 0	0.00
Property Insurance 2.06%	55.00	* Months Flood/Quake 0	0.00
Property Tax 1.20%	321.75	* 15 Days Interest Owed	504.41
Mortgage Insurance 0.00%	0.00	TITLE CHARGES	
Mello-Roos 0.00%	0.00	Escrow Fee	300.00
Flood/Quake 0.00%	0.00	Sub Escrow Fee	125.00
Association Fee	0.00	Title Insurance	800.00
Estimated Pmt/Month	1,855.37	Legal Fee	0.00
		RECORDING AND TRANSFER FEES	
		Tax Service	0.00
		Prepayment Penalty	0.00
		Reconveyance	75.00
		Demand	75.00
		Recording	100.00
		MISCELLANEOUS	
		Notary	0.00
		Natural Hazard Disclosure	0.00
		Home Inspection	0.00
		Miscellaneous	200.00
		RECAP	
		* Total Prorations Financed	4,356.66
		Total Closing Costs	3,805.52
		Net Refi	-8,383.18