

Your actual rate, payment and costs could be higher.
Get an official Loan Estimate before choosing a loan.

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REALPRO Innovations, Inc.

**Refinancing
CONVENTIONAL LOAN**

Break Even

Estimated Value	600,000.00	LOAN FEES	
1st Trust Deed Balance	450,000.00	Origination Fee 1.000	4,626.00
1st Trust Deed Rate	6.000	Discount Points 0	0.00
Payoff 1st Trust Deed	Yes	Appraisal Fee	450.00
2nd Trust Deed Balance	0.00	Credit Report	65.00
2nd TD Rate	0	Underwriting	86.00
Payoff 2nd Trust Deed	Yes	Processing/Documents	1,400.00
Other Liens	0.00	Admin Fee/Edoc	0.00
Gross Equity	150,000.00	Wire Transfer	0.00
Condo	No	PREPAIDS	
Owner Occupied?	Yes	* Days Interest 30	1,542.00
Interest Rate on 1st TD	4.000	* Months Mortgage Insurance 2	0.00
Term on 1st Trust Deed	30.0	* PMI Points	0.00
1st TD	462,600.00	* Property Tax Impounds 6	0.00
PMI Financed 0.00%	0.00	* Months Insurance 14	0.00
Total 1st TD	462,600.00	* Months Premium 0	0.00
Payment 4.000%	2,208.52	* Months Mello-Roos 0	0.00
Property Insurance 0.00%	0.00	* Months Flood/Quake 0	0.00
Property Tax 0.00%	0.00	* 15 Days Interest Owed	1,109.59
Mortgage Insurance 0.00%	0.00	TITLE CHARGES	
Mello-Roos 0.00%	0.00	Escrow Fee	1,191.76
Flood/Quake 0.00%	0.00	Sub Escrow Fee	125.00
Association Fee	0.00	Title Insurance	1,413.28
Estimated Pmt/Month	2,208.52	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	150.00
		Natural Hazard Disclosure	0.00
		Home Inspection	0.00
		Miscellaneous	200.00
		RECAP	
		* Total Prorations Financed	2,651.59
		Total Closing Costs	9,957.04
		Net Refi	-8.63

X _____

X _____