

YOUR ACTUAL RATE, PAYMENT, AND COSTS COULD BE HIGHER. GET AN OFFICIAL LOAN ESTIMATE BEFORE CHOOSING A LOAN.

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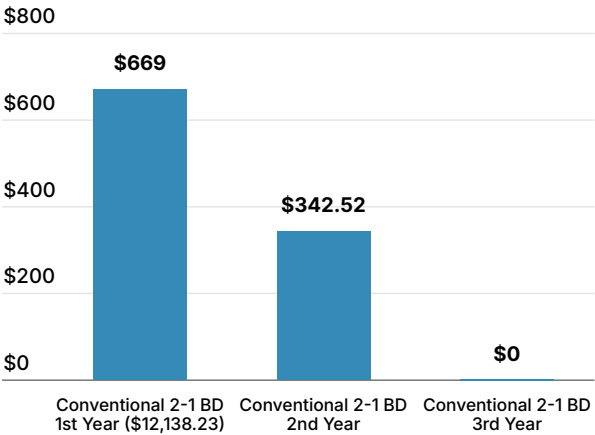
Welcome to your personal Total Cost Analysis for a home loan. Here you can compare our different loan products from a short and long term perspective. Thank you for letting us be your partner in your mortgage experience. Please let us know if you need help in any way.

4080 San Jose Avenue, Clovis, CA 93619 - Summary | Quote Date - 03/25/2026

	Conventional 2-1 BD 1st Year (\$12,138.23)	Conventional 2-1 BD 2nd Year	Conventional 2-1 BD 3rd Year
Purchase Price:	\$540,000	\$540,000	\$540,000
Loan Amount:	\$523,800	\$523,800	\$523,800
Interest Rate:	4.875%	5.875%	6.875%
APR:	*5.261%	*6.294%	*7.326%
Term (mos):	360	360	360
Payment:	\$3,699.81	\$4,026.29	\$4,368.81
Cash To Close:	\$34,049.97	\$34,268.22	\$34,486.47
Monthly Savings	\$669.00	\$342.52	\$0.00
Savings(12 mth):	\$10,918	\$5,462	\$0
Freedom Pt 1:	30.00 yrs	30.00 yrs	30.00 yrs

Monthly Savings

Monthly Savings



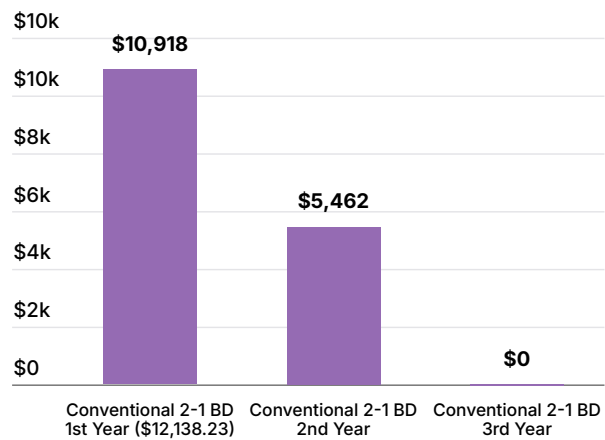
	Conventional 2-1 BD 1st Year (\$12...	Conventional 2-1 BD 2nd Year	Conventional 2-1 BD 3rd Year
Loan Amount:	\$523,800	\$523,800	\$523,800
Interest Rate:	4.875%	5.875%	6.875%
*APR:	5.261%	6.294%	7.326%
Amortization Type:	Fixed	Fixed	Fixed
Term (mos):	360	360	360
Mtg Insurance:	\$135.32	\$135.32	\$135.32
Payment:	\$3,699.81	\$4,026.29	\$4,368.81
Total Payment:	\$3,699.81	\$4,026.29	\$4,368.81

Property Appreciation: 4% Tax Bracket: 0%

This section overviews an estimate of your monthly payments for each prospective mortgage plan. Note that the payment may include all applicable taxes and insurance.

12 Months Analysis

Savings over 12 Months

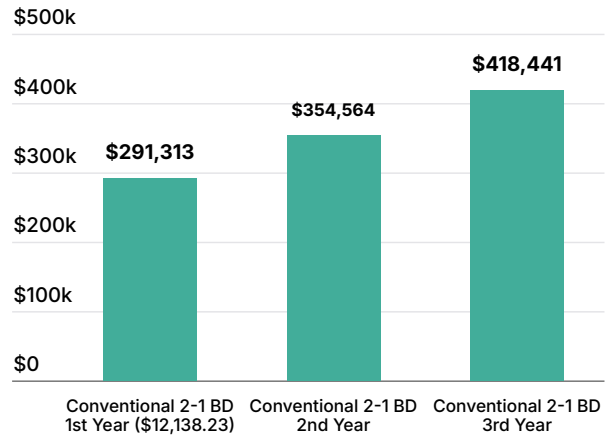


	Conventional 2-1 BD 1st Year (\$12...	Conventional 2-1 BD 2nd Year	Conventional 2-1 BD 3rd Year
Total P&I Pmt:	\$33,264	\$37,182	\$41,292
Principal Paid:	\$7,904	\$6,584	\$5,450
Balance Remain:	\$515,896	\$517,216	\$518,350
Int & MI Paid:	\$28,048	\$33,504	\$38,966
Closing/Points:	\$9,399	\$9,399	\$9,399
Total Cost:	\$37,447	\$42,902	\$48,364
Net Savings:	\$10,918	\$5,462	\$0

This section overviews an estimate of short term payments for each prospective mortgage plan

12 Years Analysis

Interest and MI Paid in 12 Years



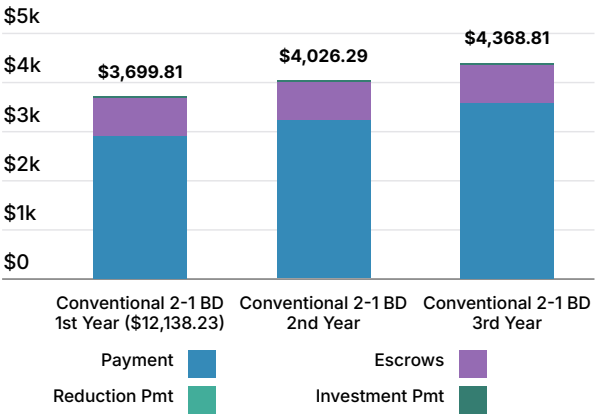
	Conventional 2-1 BD 1st Year (\$12...	Conventional 2-1 BD 2nd Year	Conventional 2-1 BD 3rd Year
Home Value:	\$864,557	\$864,557	\$864,557
Loan Balance:	\$398,102	\$412,499	\$425,752
Equity:	\$466,455	\$452,059	\$438,805
Total Principal:	\$125,698	\$111,301	\$98,048
Total PITI:	\$530,066	\$578,703	\$629,109
Total Int & MI:	\$291,313	\$354,564	\$418,441

Property Appreciation: 4% Tax Bracket: 0%

This section overviews an estimate of your long term payments for each prospective mortgage plan.

Payment Breakdown

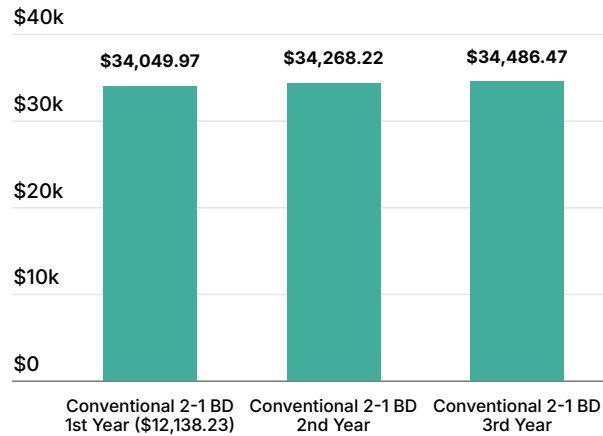
Payment Breakdown



	Conventional 2-1 BD 1st Year (\$12...	Conventional 2-1 BD 2nd Year	Conventional 2-1 BD 3rd Year
Price/Value:	\$540,000	\$540,000	\$540,000
P&I (1st):	\$2,771.99	\$3,098.47	\$3,440.99
Property Tax:	\$562.50	\$562.50	\$562.50
Hazard Ins:	\$230.00	\$230.00	\$230.00
Mtg Insurance:	\$135.32	\$135.32	\$135.32
Monthly Payment:	\$3,699.81	\$4,026.29	\$4,368.81
HOA:	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
Reduction Pmt:	\$0.00	\$0.00	\$0.00
Investment Pmt:	\$0.00	\$0.00	\$0.00
Total Payment:	\$3,699.81	\$4,026.29	\$4,368.81

Closing Costs

Total Cash To Close



	Conventional 2-1 BD 1st Year (\$12...	Conventional 2-1 BD 2nd Year	Conventional 2-1 BD 3rd Year
Down Pmt/Equity:	\$16,200.00	\$16,200.00	\$16,200.00
Loan To Value:	97.000%	97.000%	97.000%
APR Costs:	\$9,527.47	\$9,745.72	\$9,963.97
Non-APR Costs:	\$935.00	\$935.00	\$935.00
Points:	\$0.00	\$0.00	\$0.00
UFMIP/FF/GF/SP:	\$0.00	\$0.00	\$0.00
Prepays:	\$7,387.50	\$7,387.50	\$7,387.50
Contributions:	\$0.00	\$0.00	\$0.00
Earnest Money:	\$0.00	\$0.00	\$0.00
Cash To Close:	\$34,049.97	\$34,268.22	\$34,486.47

UFMIP - FHA Upfront MIP; FF - VA Funding Fee; GF - USDA Guarantee Fee; SP - Single Premium

Reinvestment

	Conventional 2-1 BD 1st Year (\$12,138.23)	Conventional 2-1 BD 2nd Year	Conventional 2-1 BD 3rd Year
Monthly Savings:	\$669.00	\$342.52	\$0.00
Loan Position:	1st	1st	1st
Loan Amount:	\$523,800	\$523,800	\$523,800
Interest Rate:	4.875%	5.875%	6.875%
PITI	\$3,699.81	\$4,026.29	\$4,368.81
Reduction Pmt:	\$0.00	\$0.00	\$0.00
Freedom Point:	30.00 yrs	30.00 yrs	30.00 yrs
MI Cut-off:	10.42 yrs	11.42 yrs	12.50 yrs
Loan Bal. 12 yrs	\$398,102	\$412,499	\$425,752
Savings Balance:	\$0	\$0	\$0
Cash To Close:	\$34,049.97	\$34,268.22	\$34,486.47
Savings Start:	\$0	\$0	\$0
Savings Rate %:	0.00%	0.00%	0.00%
Savings Pmt:	\$0.00	\$0.00	\$0.00
Savings 12 yrs	\$0	\$0	\$0
Investment Bal:	\$0	\$0	\$0
Rate of Return %:	0.00%	0.00%	0.00%
Investment Pmt:	\$0.00	\$0.00	\$0.00
Investment 12 yrs	\$0	\$0	\$0
Accumulation 12 yrs	\$0	\$0	\$0
Payoff w/ Inv:	NO	NO	NO

Fee Detail - Conventional 2-1 BD 1st Year (\$12,138.23)

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED
Taxes Reserves:	\$3,937.50	Borrower		YES	
Hazard Insurance Premium:	\$2,760	Borrower		YES	
Hazard Insurance Reserves:	\$690	Borrower		YES	
Aggregate Adjustment:	\$-1,125	Borrower			
Recording Fees:	\$300	Borrower			
Loan Tie In Fee:	\$150	Borrower	YES		
Notary Fee:	\$250	Borrower	YES		
Owners Title Insurance:	\$735	Borrower			
Endorsement Fee:	\$75	Borrower			
Escrow Fee:	\$750	Borrower	YES		
Flood Certification Fee:	\$10.50	Borrower	YES		
Reinspection Fee:	\$200	Borrower			
Appraisal Fee:	\$750	Borrower			
Wire Transfer Fee:	\$45	Borrower	YES		
Underwriting Fee:	\$985	Borrower	YES		
Processing Fee:	\$650	Borrower	YES		
Origination Fee:	\$5,238	Borrower	YES		
Document Fee:	\$385	Borrower	YES		

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$0.00	\$1,063.97	\$0.00	\$17,849.97	\$0.00	\$0.00	\$0.00

Fee Detail - Conventional 2-1 BD 2nd Year

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED
Document Fee:	\$385	Borrower	YES		
Origination Fee:	\$5,238	Borrower	YES		
Processing Fee:	\$650	Borrower	YES		
Underwriting Fee:	\$985	Borrower	YES		
Wire Transfer Fee:	\$45	Borrower	YES		
Appraisal Fee:	\$750	Borrower			
Reinspection Fee:	\$200	Borrower			
Flood Certification Fee:	\$10.50	Borrower	YES		
Escrow Fee:	\$750	Borrower	YES		
Endorsement Fee:	\$75	Borrower			
Owners Title Insurance:	\$735	Borrower			
Notary Fee:	\$250	Borrower	YES		
Loan Tie In Fee:	\$150	Borrower	YES		
Recording Fees:	\$300	Borrower			
Aggregate Adjustment:	\$-1,125	Borrower			
Hazard Insurance Reserves:	\$690	Borrower		YES	
Hazard Insurance Premium:	\$2,760	Borrower		YES	
Taxes Reserves:	\$3,937.50	Borrower		YES	

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$0.00	\$1,282.22	\$0.00	\$18,068.22	\$0.00	\$0.00	\$0.00

Fee Detail - Conventional 2-1 BD 3rd Year

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED
Document Fee:	\$385	Borrower	YES		
Origination Fee:	\$5,238	Borrower	YES		
Processing Fee:	\$650	Borrower	YES		
Underwriting Fee:	\$985	Borrower	YES		
Wire Transfer Fee:	\$45	Borrower	YES		
Appraisal Fee:	\$750	Borrower			
Reinspection Fee:	\$200	Borrower			
Flood Certification Fee:	\$10.50	Borrower	YES		
Escrow Fee:	\$750	Borrower	YES		
Endorsement Fee:	\$75	Borrower			
Owners Title Insurance:	\$735	Borrower			
Notary Fee:	\$250	Borrower	YES		
Loan Tie In Fee:	\$150	Borrower	YES		
Recording Fees:	\$300	Borrower			
Aggregate Adjustment:	\$-1,125	Borrower			
Hazard Insurance Reserves:	\$690	Borrower		YES	
Hazard Insurance Premium:	\$2,760	Borrower		YES	
Taxes Reserves:	\$3,937.50	Borrower		YES	

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$0.00	\$1,500.47	\$0.00	\$18,286.47	\$0.00	\$0.00	\$0.00

* Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Equal Housing Opportunity. NMLS #2427. Licensed Mortgage Lender in CA-DBO (413-0360), AZ (0906440), OR (ML-2971), WA (CL-2427). Rates subject to change daily.

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