



Scenario options for 15-year fixed refinance

With Impounds								
Years Amortized: 15								
Rate Points	2.875%	3.250%	3.375%	3.500%	3.625%	3.750%	3.875%	4.000%
	0.750%	0.000%	-0.500%	-0.875%	-1.375%	-1.750%	-2.125%	-2.375%
Loan Amount	\$411,000	\$408,000	\$406,000	\$404,500	\$402,500	\$401,000	\$399,500	\$399,000
pay off current loan	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
closing costs (points, title, escrow, etc.)	\$4,783	\$1,700	-\$330	-\$1,839	-\$3,834	-\$5,318	-\$6,789	-\$7,776
pay to start impound - property taxes	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500
pay to start impound - insurance	\$292	\$292	\$292	\$292	\$292	\$292	\$292	\$292
Cash at close: + = to you; - = from you	\$1,426	\$1,508	\$1,538	\$1,548	\$1,543	\$1,526	\$1,498	\$1,985
Payment (P&I only)	\$2,814	\$2,867	\$2,878	\$2,892	\$2,902	\$2,916	\$2,930	\$2,951
monthly taxes impounded	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750
monthly insurance impounded	\$58	\$58	\$58	\$58	\$58	\$58	\$58	\$58
Monthly Payment	\$3,622	\$3,675	\$3,686	\$3,700	\$3,711	\$3,724	\$3,738	\$3,760
APR	3.043%	3.310%	3.363%	3.434%	3.487%	3.557%	3.628%	3.716%
Notes:								
Non-Recurring Closing Costs - items you would NOT pay if you were not getting loan								
Recurring Closing Costs - items you would pay whether you get the loan or not								
**Here's a bit of a disclaimer: rates and points are volatile, changing sometimes hourly, and closing costs are estimates.								
After 5 Years								
Loan Balance	\$293,135	\$293,381	\$292,729	\$292,428	\$291,756	\$291,438	\$291,111	\$291,506
Total Payments	\$168,819	\$172,013	\$172,654	\$173,502	\$174,130	\$174,970	\$175,805	\$177,081
After 10 Years								
Loan Balance	\$157,071	\$158,567	\$158,667	\$158,957	\$159,043	\$159,319	\$159,590	\$160,256
Total Payments	\$337,638	\$344,027	\$345,308	\$347,004	\$348,261	\$349,939	\$351,611	\$354,163

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