

Wells Fargo Home Mortgage
MARGARET REYERO

Conventional
Mortgage Analysis

817-577-0169 OFFICE 817-238-9328 FAX

Name: Date 15-Nov
 Address: WK

Price	\$1,500,000	I. % Down	15%	\$225,000	1 st Ln	\$1,125,000	Total	\$1,275,000
		% Down	10%	\$150,000	2 nd Ln	\$150,000	LTV	75%

		1 st	2 nd
Payment	CONV	30 YRS	30 YRS
Principal & Interest	6.500%	7111	7.875%
Taxes	0.00	\$0	
Homeowners		\$0	
Mthly PMI	0.00	\$0	
Total Payment (PITI)		\$7,111	\$1,088
Total of Both Payments			\$8,198

Details of Transaction	
I. Downpayment	\$225,000
II. Closing Cost	\$2,661
III. Prepays	\$1,002
First Year Insurance	\$0
Total Cost	\$228,663
CC Rolled	\$0
Contingency Fund	\$0
Less Seller Paid	\$0
Cash Needed at Closing	\$228,663

Income / Debt	Front	Back
Ratios Needed	0.28	0.36
Gross Mthly Inc		\$0
Max Pmt / Max Pmt & Debt	#VALUE!	\$0
Actual Ratios	#VALUE!	#VALUE!
New Pmt		\$8,198
Max Pmt		#VALUE!
Max Debt		#VALUE!
Actual Debts		
Total Debts		#VALUE!

II. Closing Cost	
Origination Fee	.0%
Construction Origination	\$0
Modification/DownDate	\$0
Tax Service	\$105
Processin	\$350
Doc Prep Fee	\$300
Appraisal	\$0
Underwriting	\$340
Application Fee	\$850
Title Co. Charges	
Escrow Fee	\$250
Settlement or Closing Fee	\$0
Title Policy Lenders	\$250
Recording Fees	\$53
Survey	\$0
Flood Cert	\$19
Recording second	\$38
Restrictions	\$56
Title Policy Owners	\$0
Courier	\$50
Escrow Waiver	\$0
Inspections	\$0
Closing Cost	\$2,661

III. Prepays	Reserves	
Taxes	0	\$0
Insurance	12	\$0
Int / Day	5	\$200
Prepays Total		\$1,002

Comment