

	<u>CONVENTIONAL 80% CLTV 15% Dn + 5% Seller</u>	<u>CONVENTIONAL "Piggyback" 15% Dn + 5% 2nd</u>	<u>CONVENTIONAL 85% LTV 15% Dn + PMI</u>	<u>VA w/15% down</u>	<u>FHA w/15% down</u>
Purchase Price	_____	_____	_____	_____	_____
Down Payment	_____	_____	_____	_____	_____
New 1st	_____	_____	_____	_____	_____
Rate (FR or ARM)	_____ %	_____ %	_____ %	_____ %	_____ %
Term/Amtz	_____ /	_____ /	_____ /	_____ /	_____ /
New 2nd	_____	_____	_____	_____	_____
Rate (FR or ARM)	_____ %	_____ %	_____ %	_____ %	_____ %
Term/Amtz	_____ /	_____ /	_____ /	_____ /	_____ /
<u>Cash to Close</u>					
Est. Non-Recurring Costs	_____	_____	_____	_____	_____
Est. Pre-Paid	_____	_____	_____	_____	_____
Funding Fee	_____	_____	_____	_____	_____
UFMIP	_____	_____	_____	_____	_____
Costs + Pre-Paid	=====	=====	=====	=====	=====
Down Payment	_____	_____	_____	_____	_____
Cash Needed to Close	=====	=====	=====	=====	=====
<u>Mo. Housing Exp.</u>					
P+I - 1st	_____	_____	_____	_____	_____
P+I - 2nd	_____	_____	_____	_____	_____
Est. Taxes	_____	_____	_____	_____	_____
Est. Haz. Ins.	_____	_____	_____	_____	_____
PMI or MMI	_____	_____	_____	_____	_____
HOA	_____	_____	_____	_____	_____
Mo. Hsg. Exp.	=====	=====	=====	=====	=====
other Debts	_____	_____	_____	_____	_____
Total Mo. Debt	=====	=====	=====	=====	=====
<u>Mo. Income</u>					
Borrower	_____	_____	_____	_____	_____
Co-Borrower	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____
Total Mo. Income	=====	=====	=====	=====	=====
<u>Qual. Ratios</u>					
Hsg./Income %	_____ %	_____ %	_____ %	_____ %	_____ %
Total Debt/Income %	_____ %	_____ %	_____ %	_____ %	_____ %
<u>Family Support</u>					
Avail. for Family Support	_____ n/a	_____ n/a	_____ n/a	_____ n/a	_____ n/a
Needed per Guideline	_____ n/a	_____ n/a	_____ n/a	_____ n/a	_____ n/a

LOAN QUALIFICATION & RECOMMENDATION

Which Loan(s) do the Plummers qualify for?

- 80% w/Seller Carry 80% "Piggy"
 85% w/PMI VA w/15% dn
 FHA w/15% down

Which loan do you recommend?

- 80% w/Seller Carry 80% "Piggy"
 85% w/PMI VA w/15% dn
 FHA w/15% dn

Why?
