

Vista Mortgage Inc.

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Loan Comparison

Loan Comparison For: Adam Smith, Mary Smith

Property Address: 44 Orchard Court, Fostoria, OH 44830

Prepared For: Ginny Matthews, Action Real Estate
600 W. Westerly Way #100, Fostoria, OH 44830
(P) 419-436-0876/ (F) 419-436-2290

Provided By: James Woods, Vista Mortgage, Inc.
1234 Main St. Fostoria, OH 44830
(P) 419-436-5678/ (F) 419-436-9876

| Loan Program | 30 Year Fixed | COFI-ARM | 30 Year Fixed |
|-------------------------------|----------------|----------------|----------------|
| Purchase Price | 225,000 | 225,000 | 225,000 |
| Down Payment | 10.000% 22,500 | 10.000% 22,500 | 10.000% 22,500 |
| Loan Amount | 202,500.00 | 202,500.00 | 202,500.00 |
| Interest Rate | 6.875% | 4.000% | 8.000% |
| Term/Due In (mths) | 360 / 360 | 360 / 360 | 360 / 360 |
| Housing Expense | | | |
| Principal & Interest | 1,330.28 | 966.77 | 1,485.87 |
| Other Finance | | | |
| Hazard Insurance | 50.63 | 50.63 | 50.63 |
| Property Taxes | 234.38 | 234.38 | 234.38 |
| Mortgage Insurance | 59.06 | 59.06 | 59.06 |
| Homeowner's Fee | | | |
| Other | | | |
| Total | 1,674.35 | 1,310.84 | 1,829.94 |
| Min. Income Required | 6,692.62 | 6,739.73 | 7,124.81 |
| Max. Debt Allowable | 735.00 | 735.00 | 735.00 |
| MIP/FF | | | |
| Estimated Closing Cost | 6,206.98 | 4,951.90 | 5,289.40 |
| Total Cash to Close | 28,706.98 | 27,451.90 | 27,789.40 |
| Subordinate Financing | | | |
| Ppd Fin. Charge | | 2,551.00 | |
| APR | 7.529% | 9.282% | 8.415% |

The Loan Comparison above is presented as an estimate of three possible mortgage scenarios. This is not a loan commitment, nor is it a guarantee of any kind. This comparison is based solely on estimated figures and information available of the time of preparation.