

MORTGAGE ANALYSIS -- Credit Score & Interest Rates

Loan Amount **\$200,000** Term (months) **360** 7/22/2013

MONTHLY PRINCIPAL AND INTEREST PAYMENT

CREDIT SCORE		760 - 850	700 - 759	680 - 699	660 - 679	640 - 659	620 - 639
	% RATE	4.500%	4.625%	4.750%	4.875%	5.125%	5.375%
760 - 850	4.500%	\$1,013.37	\$14.91	\$29.92	\$45.05	\$75.60	\$106.57
700 - 759	4.625%	\$14.91	\$1,028.28	\$15.02	\$30.14	\$60.69	\$91.66
680 - 699	4.750%	\$29.92	\$15.02	\$1,043.29	\$15.12	\$45.68	\$76.65
660 - 679	4.875%	\$45.05	\$30.14	\$15.12	\$1,058.42	\$30.56	\$61.53
640 - 659	5.125%	\$75.60	\$60.69	\$45.68	\$30.56	\$1,088.97	\$30.97
620 - 639	5.375%	\$106.57	\$91.66	\$76.65	\$61.53	\$30.97	\$1,119.94

PAYMENT / PAID

YOUR POCKET

THEIR POCKET

FIRST FIVE(5) YEARS OF INTEREST PAID TO THE BANK

CREDIT SCORE		760 - 850	700 - 759	680 - 699	660 - 679	640 - 659	620 - 639
	% RATE	4.500%	4.625%	4.750%	4.875%	5.125%	5.375%
760 - 850	4.500%	\$43,118.07	\$1,237.29	\$2,476.08	\$3,716.33	\$6,201.01	\$8,690.97
700 - 759	4.625%	\$1,237.29	\$44,355.36	\$1,238.79	\$2,479.04	\$4,963.72	\$7,453.67
680 - 699	4.750%	\$2,476.08	\$1,238.79	\$45,594.16	\$1,240.25	\$3,724.92	\$6,214.88
660 - 679	4.875%	\$3,716.33	\$2,479.04	\$1,240.25	\$46,834.40	\$2,484.68	\$4,974.63
640 - 659	5.125%	\$6,201.01	\$4,963.72	\$3,724.92	\$2,484.68	\$49,319.08	\$2,489.96
620 - 639	5.375%	\$8,690.97	\$7,453.67	\$6,214.88	\$4,974.63	\$2,489.96	\$51,809.04

FIRST TEN(10) YEARS OF INTEREST PAID TO THE BANK

CREDIT SCORE		760 - 850	700 - 759	680 - 699	660 - 679	640 - 659	620 - 639
	% RATE	4.500%	4.625%	4.750%	4.875%	5.125%	5.375%
760 - 850	4.500%	\$81,783.34	\$2,535.03	\$5,083.50	\$7,645.35	\$12,808.96	\$18,025.40
700 - 759	4.625%	\$2,535.03	\$84,318.37	\$2,548.47	\$5,110.32	\$10,273.93	\$15,490.37
680 - 699	4.750%	\$5,083.50	\$2,548.47	\$86,866.84	\$2,561.85	\$7,725.46	\$12,941.91
660 - 679	4.875%	\$7,645.35	\$5,110.32	\$2,561.85	\$89,428.69	\$5,163.61	\$10,380.05
640 - 659	5.125%	\$12,808.96	\$10,273.93	\$7,725.46	\$5,163.61	\$94,592.30	\$5,216.44
620 - 639	5.375%	\$18,025.40	\$15,490.37	\$12,941.91	\$10,380.05	\$5,216.44	\$99,808.75

Is it worthwhile to put an effort into improving your credit profiles in advance of applying for a home mortgage? Is it worth \$90 to have a professional help you answer that question? **CALL TODAY!**



Profile Review Program	\$90.00
Ultimate Credit Improvement Program	
Administrative Setup	\$195.00
Tradeline per Deletion/Made Positive	\$45.00

For a complete Fee Schedule go to
http://www.AustinCreditGroup.com/fee_sched.htm