

How to Read your Total Cost Analysis

MENU

- Translate
- Print
- Share
- Switch View
- Clear All

Menu Bar

- Translate:** Change to Spanish (May be disabled for some enterprises)
- Print:** Allows print and save to PDF
- Share:** Provides TCA Link to email or text
- Switch View:** Change from side to side to stack view
- Clear all:** Remove all highlights

Summary Section

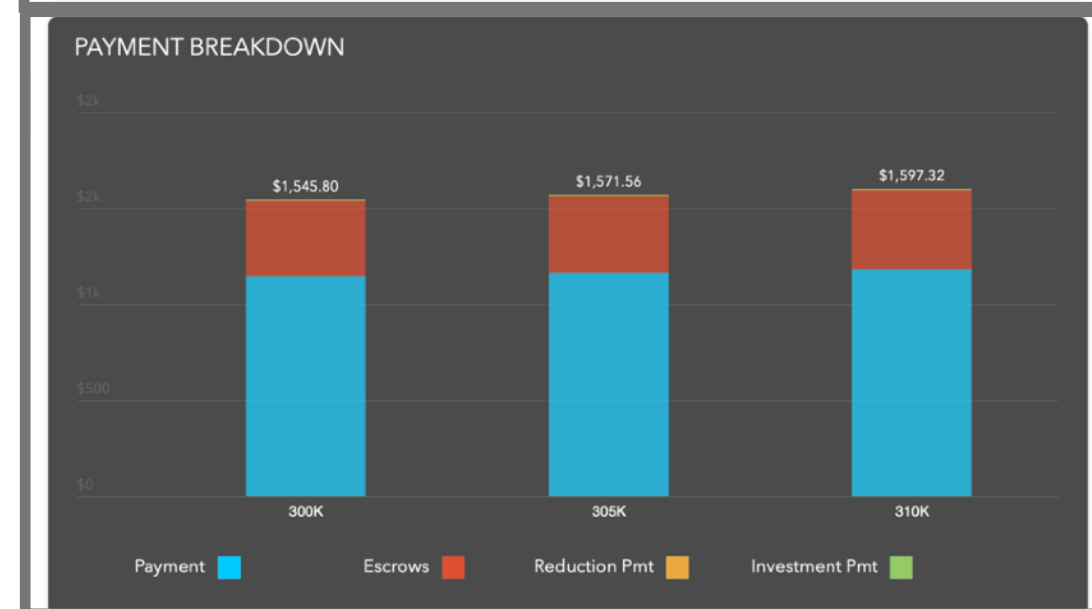
This area provides an overview of the products being presented. It includes a high level review of the loan terms. This TCA includes the purchase price, loan amount, APR, Term, Payment (Principal, Interest, Taxes, Insurance), Cash needed to close, difference between the total of the PITI Payment, amount of money applied to interest over the life of the loan, total unrecoverable cost over the first 5 years. Difference between the 5 year cost, and the payment stream.

Payment Breakdown Closing Costs Reinvestment

PAYMENT BREAKDOWN

	30K	30K	31K
PRICE/VALUE:	\$300,000	\$305,000	\$310,000
P&I (1ST):	\$1,145.80	\$1,164.89	\$1,183.99
PROPERTY TAX:	\$312.50	\$317.71	\$322.92
HAZARD INS:	\$87.50	\$88.96	\$90.42
MTG INSURANCE:	\$0.00	\$0.00	\$0.00
MONTHLY PAYMENT:	**\$1,545.80	**\$1,571.56	**\$1,597.32
HOA:	\$0.00	\$0.00	\$0.00
OTHER:	\$0.00	\$0.00	\$0.00
REDUCTION PMT:	\$0.00	\$0.00	\$0.00
INVESTMENT PMT:	\$0.00	\$0.00	\$0.00
TOTAL PAYMENT:	**\$1,545.80	**\$1,571.56	**\$1,597.32

** Taxes and insurance are / are not included in the payment.



MENU Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan. APPLY NOW! *DISCLOSURE

Hi Dave!

TOTAL COST ANALYSIS PROPERTY: 123 GREAT TCA, CHINO, CA

Hi Dave! Welcome to your personal Total Cost Analysis for a home loan. Here you can compare our different loan products from a short and long term perspective. Thank you for letting us be your partner in your mortgage experience. Please let us know if you need help in any way.

(123)456-7890 CALL TEXT tina@abcmortgage.com EMAIL

SUMMARY

	30K	30K	31K
PURCHASE PRICE:	\$300,000	\$305,000	\$310,000
LOAN AMOUNT:	\$240,000	\$244,000	\$248,000
INTEREST RATE:	4.000%	4.000%	4.000%
APR:	*4.058%	*4.057%	*4.056%
TERM (MOS):	360	360	360
PAYMENT:	**\$1,545.80	**\$1,571.56	**\$1,597.32
CASH TO CLOSE:	\$66,914.50	\$67,957.21	\$68,999.91
MONTHLY SAVINGS:	\$51.52	\$25.77	\$0.00
1ST TOTAL INTEREST PERCENTAGE:	72.040%	72.040%	72.040%
1ST LOAN 5 YR COST:	\$73,500.00	\$74,652.07	\$75,804.73
SAVINGS(60 MTH):	\$1,541	\$770	\$0
FREEDOM PT 1:	30.00 yrs	30.00 yrs	30.00 yrs

** Taxes and insurance are / are not included in the payment.

MONTHLY PAYMENT DIFFERENCE

Plan	Monthly Payment Difference
30K	\$51.52
30K	\$25.77
31K	\$0.00

SAVINGS OVER 60 MONTHS

Plan	Savings
30K	\$1,541
30K	\$770
31K	\$0

NET WORTH IN 10 YEARS

Plan	Equity	Assets
30K	\$254,992	\$259,241
30K	\$259,241	\$263,492
31K	\$263,492	\$263,492

Summary More Information Section

This area is provided into three sections/tabs. **Tab 1** will show you the **breakdown of the payment** being made. **Tab 2** shows all the **closing costs**. Initially you will see bulk closing cost. There is a **fee detail** button at the bottom that show the itemization. **Tab 3** is the **Reinvestment** tab. This will demonstrate principal reduction payments and investment payments.

Long Term Analysis

This section overviews an estimate of your long term payments for each prospective mortgage plan.

MONTHLY PAYMENT DIFFERENCE

	30K	30K	31K
LOAN AMOUNT:	\$240,000	\$244,000	\$248,000
INTEREST RATE:	4.000%	4.000%	4.000%
*APR:	4.058%	4.057%	4.056%
AMORTIZATION TYPE:	Fixed	Fixed	Fixed
TERM (MOS):	360	360	360
MTG INSURANCE:	\$0.00	\$0.00	\$0.00
PAYMENT:	\$1,545.80	\$1,571.56	\$1,597.32
TOTAL PAYMENT:	\$1,545.80	\$1,571.56	\$1,597.32

Property Appreciation: 4% Tax Bracket: 0%

This section overviews an estimate of your monthly payments for each prospective mortgage plan.

Monthly Payment Difference

This section overviews an estimate of your monthly payments for each prospective mortgage plan.

60 MONTHS ANALYSIS

	30K	30K	31K
TOTAL P&I PMT:	\$68,748	\$69,893	\$71,039
PRINCIPAL PAID:	\$22,926	\$23,308	\$23,690
BALANCE REMAIN:	\$217,074	\$220,692	\$224,310
INT & MI PAID:	\$46,222	\$46,992	\$47,762
CLOSING/POINTS:	\$4,352	\$4,352	\$4,352
TOTAL COST:	\$50,574	\$51,244	\$52,114
NET SAVINGS:	\$1,541	\$770	\$0

This section overviews an estimate of short term savings for each prospective mortgage plan. The total costs include interest, MI, and closing costs and when compared against each other, the graphs shown display the difference.

Short Term Analysis

This section overviews an estimate of short term savings for each prospective mortgage plan. The total costs include interest, MI, and closing costs and, when compared against each other, the graphs shown display the difference.

10 YEARS ANALYSIS

	30K	30K	31K
HOME VALUE:	\$444,073	\$451,475	\$458,876
LOAN BALANCE:	\$189,081	\$192,233	\$195,384
TOTAL PITI:	\$185,496	\$188,587	\$191,679
SAVINGS BALANCE:	\$0	\$0	\$0
SAVINGS RATE:	0.00%	0.00%	0.00%
INVESTMENT BAL:	\$0	\$0	\$0
RATE OF RETURN:	0.00%	0.00%	0.00%
TOTAL INVESTMENT:	\$0	\$0	\$0
NET WORTH:	\$254,992	\$259,241	\$263,492

Property Appreciation: 4% Tax Bracket: 0%

This section overviews an estimate of your long term payments for each prospective mortgage plan.