

Buy more, Pay less!

Buyer's Bonus reduces your monthly payments.



FINDING SEATTLE.com
Real Estate Perfectionists ^(SM)

\$8,000 Buyer Bonus Benefit Analysis

List Price: \$895,500

Arm	Rate	APR	Down pmt	loan amt	Payments		Your Savings		
5/1 arm, fully amortized, 40 yr term	5.75%	5.836%	25.00%	\$671,625	\$4,174.51*	Monthly	Yearly	Life of Loan	
With \$8,000 Buyer's Bonus	5.13%	5.214%	25.00%	\$671,625	\$3,889.85*	\$284.66	\$3,415.92**	\$136,636.80**	

Jumbo Loan	Rate	APR	Down pmt	loan amt	Payments		Your Savings		
30 yr fixed, fully amortized, 30 yr term	8.13%	8.252%	20.00%	\$716,400	\$5,914.75*	Monthly	Yearly	Life of Loan	
With \$8,000 Buyer's Bonus	7.75%	7.874%	20.00%	\$716,400	\$5,727.88*	\$186.87	\$2,242.44	\$67,273.20	

Conventional Loan	Rate	APR	Down pmt	loan amt	Payments		Your Savings		
30 yr fixed, fully amortized, 30 yr term	5.88%	6.000%	53.43%	\$417,000	\$3,062.21*	Monthly	Yearly	Life of Loan	
With Buyer's Bonus 8K	5.25%	5.370%	53.43%	\$417,000	\$2,898.19*	\$164.02	\$1,968.24	\$59,047.20	

Conventional Loan Temp Loan Limits	Rate	APR	Down pmt	loan amt	Payments		Your Savings		
30 yr fixed, fully amortized, 30 yr term	6.00%	6.117%	36.62%	\$567,500	\$3,997.56*	Monthly	Yearly	Life of Loan	
With \$8,000 Buyer's Bonus	5.63%	5.734%	36.62%	\$567,500	\$3,862.35*	\$135.21	\$1,622.52	\$48,675.60	

* Monthly payment includes, Principal and Interest, 1/12th of the current property taxes, and 1/12th of the Hazard Insurance. ** Based on the current start rate. Interest rates as of 11/06/2008 rates are subject to change. Information provided by Sean D. Callahan President, Legacy Lending, Inc. 206.660.2123 Ln# 510.IO.46517

