

PURCHASE FINANCING SCENARIOS

PRESENTED FOR: 3950 North Lake Shore Drive, Unit 804, Chicago, IL 60657

PRESENTED BY: Anne Rossley, Prudential Rubloff

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As of: 1/21/10

	30 Yr.		5/1 ARM		30 Yr.	7/1 ARM	FHA/30 Yr.	*
	80% LTV	75% LTV	80% LTV	75% LTV	90% LTV	90% LTV	95% LTV	
Purchase Price	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	
Loan Amount	\$ 100,000.00	\$ 93,750.00	\$ 100,000.00	\$ 93,750.00	\$ 112,500.00	\$ 112,500.00	\$ 118,750.00	
Credit Score	>739	>739	>739	>739	>739	>739	>720	
Interest Rate	5.250%	5.125%	4.250%	3.875%	5.250%	4.500%	5.125%	
Amortization Term (mos.)	360	360	360	360	360	360	360	
Prin. & Int. Pymt.	\$552.20	\$510.46	\$491.94	\$440.85	\$621.23	\$570.02	\$646.58	
Taxes (Est.)	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	
Assn. Fees (Est.)	\$ 536.00	\$ 536.00	\$ 536.00	\$ 536.00	\$ 536.00	\$ 536.00	\$ 536.00	
PMI (LTV > 80%)					\$ 58.13	\$ 73.13	\$ 49.48	**
Housing Expenses	\$1,188.20	\$1,146.46	\$1,127.94	\$1,076.85	\$1,315.35	\$1,279.15	\$1,332.06	
Required Gross Income (Mo.)	\$ 4,243.58	\$ 4,094.49	\$ 4,028.36	\$ 3,845.88	\$ 4,697.69	\$ 4,568.38	\$ 4,757.35	
Required Gross Income (Yr.)	\$ 50,923	\$ 49,134	\$ 48,340	\$ 46,151	\$ 56,372	\$ 54,821	\$ 57,088	
Downpayment	\$ 25,000	\$ 31,250	\$ 25,000	\$ 31,250	\$ 12,500	\$ 12,500	\$ 6,250	

* FHA approved condos

** + up front premium

FINANCING PROVIDED BY:

Diane Pyshos, Chicago Financial Services, Inc.

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