

Visio Lending Loan Comparison

Prepared Date:03/24/2020

Est. Closing Date:06/22/2020

Refinance Loan Information	SC-001001 - 5	SC-001001 - 7	SC-001001 - 0	SC-001014 - 7	SC-001014 - 0
Credit Score	701	701	701	690	690
Enhanced Credit Tier	false	false	false	true	true
Purchase Price	\$ 0.00	\$ 0.00	\$ 0.00	\$ 150,000.00	\$ 150,000.00
Purchase Value	\$ 215,000.00	\$ 215,000.00	\$ 215,000.00	\$ 200,000.00	\$ 200,000.00
Requested Loan Amount	\$ 139,750.00	\$ 139,750.00	\$ 139,750.00	\$ 120,000.00	\$ 120,000.00
Requested LTV	65.00%	65.00%	65.00%	60.00%	60.00%
Property Condition	C3	C3	C3	C3	C3
Portfolio Growth Program Qualified	No	No	No	Yes	Yes
Short Term Vacation Rental	N	N	N	N	N
Monthly Rent	\$ 3,250.00	\$ 3,250.00	\$ 3,250.00	\$ 4,000.00	\$ 4,000.00
Monthly Tax	\$ 250.00	\$ 250.00	\$ 250.00	\$ 0.00	\$ 0.00
Monthly Hazard And Flood	\$ 121.00	\$ 121.00	\$ 121.00	\$ 0.00	\$ 0.00
Monthly Association	\$ 35.00	\$ 35.00	\$ 35.00	\$ 0.00	\$ 0.00
Does the Loan have a Broker?	Yes	Yes	Yes	Yes	Yes
Referral Fee	\$ 450.00	\$ 450.00	\$ 450.00	\$ 0.00	\$ 0.00
Payoffs: Mortgages:Liens:Taxes	\$ 3,452.00	\$ 3,452.00	\$ 3,452.00	\$ 0.00	\$ 0.00
Title/Closing Other Fees etc	\$ 2,397.00	\$ 2,397.00	\$ 2,397.00	\$ 0.00	\$ 0.00
Rate Add-On	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Only Years	0	0	0	0	0
Arm year (7,5 or 0)	5	7	0	7	0
DSCR	2.3135412228352	2.2820810097846	2.251254071895	4.7094698851199	4.6193519881053
Annual Interest Rate	7.725%	7.925%	8.125%	7.625%	7.825%
Prepay Years (5,3,1,0)	5	5	5	5	5
Points	1.00	1.00	1.00	1.00	1.00
PAYMENT					
Principal/Interest Payment (PI)	\$ 998.77	\$ 1,018.14	\$ 1,037.64	\$ 849.35	\$ 865.92
Escrow Payment (TIA)	\$ 406.00	\$ 406.00	\$ 406.00	\$ 0.00	\$ 0.00
MONTHLY PAYMENT	\$ 1,404.77	\$ 1,424.14	\$ 1,443.64	\$ 849.35	\$ 865.92
MONTHLY CASH-FLOW	\$ 1,845.23	\$ 1,825.86	\$ 1,806.36	\$ 3,150.65	\$ 3,134.08
BORROWER FEES (Paid at closing)					
Origination Fee	\$ 1,397.50	\$ 1,397.50	\$ 1,397.50	\$ 1,200.00	\$ 1,200.00
Underwriting Fee	\$ 1,645.00	\$ 1,645.00	\$ 1,645.00	\$ 1,645.00	\$ 1,645.00
Small Balance Loan Fee	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Broker/Referral Fees	\$ 2,795.00	\$ 2,795.00	\$ 2,795.00	\$ 0.00	\$ 0.00
Other liens, mortgages, payoffs	\$ 3,452.00	\$ 3,452.00	\$ 3,452.00	\$ 0.00	\$ 0.00
Title/Closing Fees etc..	\$ 2,397.00	\$ 2,397.00	\$ 2,397.00	\$ 0.00	\$ 0.00
Total Fees paid at closing	\$ 11,686.50	\$ 11,686.50	\$ 11,686.50	\$ 2,845.00	\$ 2,845.00

Proposal ID: P-000968