

CONFORMING Mortgage Worksheet

05/11/2002

Welcome to: San Juan Villas

Prepared Especially For:

JANINE OLIVER**Quality Homes by: PHARAOH DEMONSTRATION****Plan / Price Information**

Phase:	SanJuane-Phase02
Tract:	36665
Plan:	10
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Sales Price	\$ 286,000.00
Lot Premium	\$ 0.00
Cash Options	\$ 6,285.00
Fin. Options	\$ 7,985.00
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Total Price	\$ 300,270.00

Loan Information

Program	CONFORMING
Rate	7.125
Term	30 YEARS
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Sales Price	\$ 300,270.00
Down Payment (25.000 %)	\$ 75,067.50
Estimated Loan Amount	\$ 225,202.50

Required Cash Information

Down Payment	\$ 75,067.50
Loan Fees	\$ 3,378.03
VA/FHA Orig Fee	\$ 25.00
Doc Fee	\$ 0.00
Prepaid Mello Roos	\$ 0.00
Prepaid Assoc. Fee	\$ 85.00
Prepaid Interest (Days) 30	\$ 1,337.13
Miscellaneous Costs	\$ 100.00
Estimated CASH Required	\$ 80,707.67

Monthly Payment Information

Principal/Interest Payment	\$ 1,517.23
Property Taxes	\$ 312.78
Mello Roos	\$ 0.00
Association Fee	\$ 85.00
Mortgage Insurance	\$ 0.00
Estimated Monthly Payment	\$ 1,915.01

This Mortgage Worksheet is intended to provide you with an estimate only of potential rates, terms and costs relating to the purchase of your new home. All rates, terms and costs are subject to change without any prior notice. Your rate will be the rate in effect at the closing of your home.