

FOR SERVICE TO OUR LAND

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| LOAN TYPE | VA | MONTHLY PAYMENT |
| SALES PRICE | 165,000.00 | PRINCIPLE AND INTEREST 998.00 |
| DOWN PAYMENT | 0.00 | MORTGAGE INSURANCE 0.00 |
| BASE LOAN AMOUNT | 165,000.00 | TAXES 230.00 |
| VA FUNDING FEE | 3,712.50 | HAZARD INS. 60.00 |
| LOAN AMOUNT | 168,713.00 | HOME OWNERS DUES 0.00 |
| INTEREST RATE | 5.875% | ASSESSMENTS 0.00 |
| DISCOUNT POINTS | 0.000% | |
| TERM (YEARS) | 30 | TOTAL PAYMENT \$ 1,288.00 |
| MILL RATE | 16.2 | |

CLOSING COST

| | BUYER | SELLER |
|---------------------------|--------------------|--------------------|
| LOAN ORIGINATION FEE | 1,650.00 | 0.00 |
| DISCOUNT POINTS | 0.00 | 0.00 |
| VA FUNDING FEE | (3,712.50) | 0.00 |
| CREDIT REPORT | 15.00 | 0.00 |
| RECORDING FEE | 40.00 | 40.00 |
| ESCROW CLOSING FEE | 159.50 | 159.50 |
| TITLE INSURANCE - ALTA | 318.70 | 0.00 |
| TITLE INSURANCE - Owners | 0.00 | 777.00 |
| TAX REGISTRATION | 0.00 | 76.00 |
| APPRAISAL FEE | 0.00 | 500.00 |
| FLOOD CERTIFICATION | 20.00 | 0.00 |
| DOC. PREP FEE | 0.00 | 200.00 |
| AS-BUILT SURVEY | 0.00 | 125.00 |
| TOTAL CLOSING COST | \$ 2,203.20 | \$ 1,877.50 |

| QUALIFYING INFORMATION (Minimum Requirements) | |
|--|--------------|
| Monthly Gross Income | \$ 3,141.47 |
| RATIOS | 41/41 |
| BORROWER INFORMATION | |
| Borrower Income | 3,500.00 |
| Borrower Debt | 200.00 |
| Housing Ratio | 36.86% |
| Debt Ratio | 42.51% |

PREPAID EXPENSES

| | |
|--------------------------------------|--------------------|
| 15 DAYS INTEREST | 407.34 |
| 7 MONTHS TAXES | 1,610.00 |
| 14 MONTHS HAZARD INSURANCE | 840.00 |
| 2 MONTHS MORTGAGE INSURANCE | 0.00 |
| 2 MONTH HOME OWNERS ASSOCIATION DUES | 0.00 |
| TOTAL PREPAID EXPENSES | \$ 2,857.34 |

TOTAL CASH REQUIREMENT AT CLOSING

| | |
|--------------------------|--------------------|
| DOWN PAYMENT | 0.00 |
| CLOSING COST | 2,203.20 |
| PREPAID EXPENSES | 2,857.34 |
| ENERGY REBATE | 0.00 |
| SELLER PAID CLOSING COST | 0.00 |
| TOTAL | \$ 5,060.54 |

FOR ADDITIONAL INFORMATION CONTACT:

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