

# ESTIMATED PAYMENT AND FUNDS NEEDED AT CLOSING

Date: October 4, 2025

## Results

Builder City	DFW
Community	Wildflower Ranch
Sales Price	\$560,000
Down Payment Amt	\$450,000
Interest Rate	4.990%
Discount Point	0.00%
Loan Term (in months)	360
Loan Type	Conventional
FICO	740-759
Loan Amount	\$110,000
Annual Homeowners Association Dues	\$825
Annual Homeowners Insurance Premium	\$1,500
Incentive for Using Highland HomeLoans*	\$0
Down Payment %	80.36%
LTV	19.64%
MI Factor (if applicable)	0.00%
Monthly Principal & Interest	\$589.83
Monthly Taxes	\$957.60
Homeowner's Insurance per Month	\$125.00
Homeowner's Association Fees per Month	\$68.75
Mortgage Insurance per Month	\$ .00
<b>Total Monthly Payment</b>	<b>\$1,741.18</b>
Buyer's earnest money deposit	\$15,000
Down Payment	\$450,000
Escrow / Prepaids	\$4,944.41
Homeowner's Association Transfer Fee	\$865.00
Title Fees / Closing Costs	\$8,960.00
Discount Point Fee	\$ .00
Incentive for Using Highland HomeLoans*	\$0
<b>Estimated out of pocket at closing</b>	<b>\$449,769</b>

Get pre-approved today by contacting your Highland HomeLoans Loan Officer:

**Debbie McGregor**

Senior Loan Originator

NMLS: 463048

214-937-3630

972-802-1522

5700 Granite Pkwy., Ste.100

Plano, TX 75024

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\*Incentive is provided by the builder and is subject to change.

These calculations are tools for learning more about the mortgage process and are for educational/estimation purposes only. MI factor being used on an FHA scenario is .85% and that could vary depending upon loan to value and/or loan size. This does not constitute an offer or approval of credit. Contact a Highland HomeLoans loan officer for actual estimates.

For example, a Conventional fixed rate loan with the terms purchase price of \$550,000, on a loan term of 360 months, down payment of 20%, and an interest rate of 6.75%, will result in an annual percentage rate of 6.849% with \$4,415 in APR fees. Rate pulled 10/19/22, rates change daily. Loans are subject to borrower qualifications, including income, property evaluation, and final credit approval.

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