

ESTIMATED PAYMENT AND FUNDS NEEDED AT CLOSING

Date: October 4, 2025

Results

Builder City	DFW
Community	Wildflower Ranch
Sales Price	\$615,000
Down Payment Amt	\$0
Interest Rate	4.990%
Discount Point	0.00%
Loan Term (in months)	360
Loan Type	VA
FICO	740-759
Loan Amount	\$628,222
Annual Homeowners Association Dues	\$825
Annual Homeowners Insurance Premium	\$1,500
Incentive for Using Highland HomeLoans*	\$0
Down Payment %	-2.15%
LTV	102.15%
MI Factor (if applicable)	0.00%
Monthly Principal & Interest	\$3,368.60
Monthly Taxes	\$1,051.65
Homeowner's Insurance per Month	\$125.00
Homeowner's Association Fees per Month	\$68.75
Mortgage Insurance per Month	\$.00
Total Monthly Payment	\$4,614.00
Buyer's earnest money deposit	\$10,000
Down Payment	\$0
Escrow / Prepaids	\$6,152.82
Homeowner's Association Transfer Fee	\$865.00
Title Fees / Closing Costs	\$9,840.00
Discount Point Fee	\$.00
Incentive for Using Highland HomeLoans*	\$0
Estimated out of pocket at closing	\$6,858

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

debbie.mcgregor@highlandhl.com

*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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