SHARES
OF NEW YORK

PURCHASE COST ANALYSIS AND FINANCING OPTIONS FOR:

Address:
55 WEST 95TH ST.

Asking Price:
$1,000,000.00

LOAN PROGRAM	30 YEAR FIXED		3/1 ARM IO	7/1 ARM IO
Down Payment %	20%	10%	20%	20%
Down Payment $	$200,000	$100,000	$200,000	$200,000
Primary Loan Amounts	$800,000	$800,000	$800,000	$800,000
Rate	6.50%	6.50%	6.00%	6.25%
Payment	$5,056.54	$5,056.54	$4,000.00	$4,166.67
HELOC Loan Amounts	$0	$100,000	$0	$0
Rate	0.00%	8.25%	0.00%	0.00%
Payment	$0.00	$687.50	$0.00	$0.00
Monthly Maintenance Charges	$895.41	$895.41	$895.41	$895.41
Total Pre-Tax Payment	$5,951.95	$6,639.45	$4,895.41	$5,062.08
Mtg Interest Tax Savings *	$1,508.99	$1,783.99	$1,600.00	$1,666.67
Maintenance Fee Tax Savings	$143.27	$143.27	$143.27	$143.27
Total Effective Post-Tax Payment **	$4,299.70	$4,712.20	$3,152.14	$3,252.14

* This figure represents the average monthly tax savings for mortgage interest paid during the first year.
** Please check with your CPA to verify that the income tax deductibility information applies to your individual situation. Calculations are based on a tax bracket of 40%

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For more information, contact:

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REGISTERED MORTGAGE BROKER - NYS BANKING DEPARTMENT/ALL LOANS ARRANGED THROUGH 3RD PARTY LENDERS · LICENSED MORTGAGE LENDER/ BROKER – CT DEPARTMENT OF BANKING · LICENSED MORTGAGE LENDER – NJ DEPARTMENT OF BANKING AND INSURANCE/ALL LOANS ARRANGED THROUGH 3RD PARTY PROVIDERS · LICENSED MORTGAGE BROKER MB 2274 – MA DEPARTMENT OF BANKING/WE ARRANGE BUT DO NOT MAKE LOANS · LICENSED MORTGAGE BROKER – VT DEPARTMENT OF BANKING · CORRESPONDENT MORTGAGE LENDER - FL DEPARTMENT OF FINANCIAL SERVICES · LICENSED MORTGAGE BROKER AS TMMC MORTGAGES UNDER CA FINANCE LENDERS LAW · LICENSED MORTGAGE BROKER AS TMMC MORTGAGES – NH BANKING DEPARTMENT