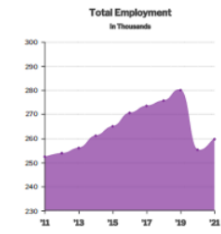
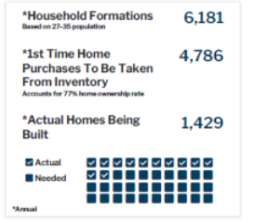
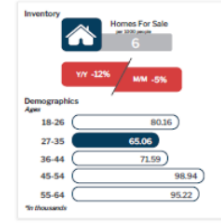
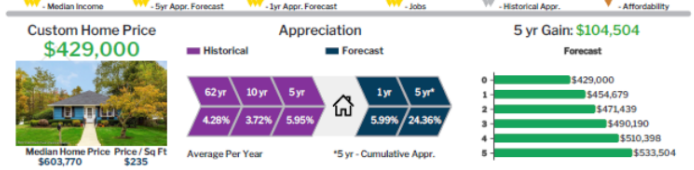


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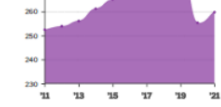
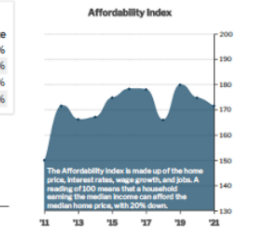
## Real Estate Report Card

Monmouth County, NJ 07716



**Unemployment Rate National Average: 4.2%**

Year	Rate
2021	6.64%
2020	8.86%
2019	3.07%
2018	3.52%



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## Buying \$400,000 vs. Renting

My Property (Monmouth County, NJ)

**Estimated Cashflow**

	Buying Yr1	Rent Yr1	Rent Yr9
Monthly P & I	\$1,567	\$2,446	\$3,147
Prop. Tax / Ins.	\$945	\$37	\$48
Maint. & Repairs	\$166	\$0	\$0
Monthly Exp.	\$2,678	\$2,483	\$3,195
Total Cashflow	\$295,445	\$304,627	
Interest Rate	APR 3.516%	Annual Rental Increase 3.2%	

**Cashflow Difference \$9,183**

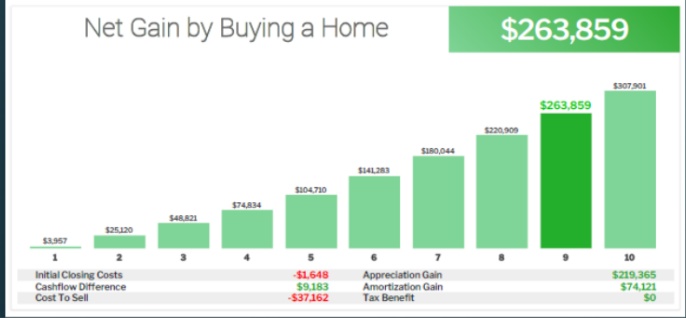
Category	Value
Appreciation Gain	\$219,365
Amortization Gain	\$74,121
Starting Home Value	\$400,000
Forecasted Appreciation (Avg. Yr)	4.0%
Estimated Value After 9 Years	\$619,365
Original Loan Amount	\$380,000
Remaining Principal Balance	\$185,879

**Cost To Sell \$37,162**

Real Estate Commission: 6%  
Based on \$619,365 Future Value after 9 Years

**Tax Benefit \$0**

Standard Deduction \$25,100 in 22% Tax Bracket Benefit Above Standard Deduction after 9 Years



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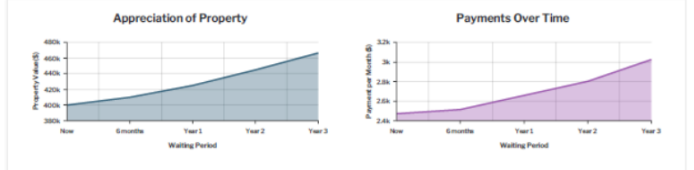
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## Cost of Waiting (\$400,000)

Monmouth County, NJ

	Loan Today (30-yr Fixed 3.25% 0 Pts Mo MI)	Waiting 6 months	Waiting 1 year	Waiting 2 years	Waiting 3 years
Property Name	LC Demo Property	LC Demo Property	LC Demo Property	LC Demo Property	LC Demo Property
Property Value	\$400,000	\$409,941 <b>2.49%</b>	\$425,040 <b>6.26%</b>	\$444,790 <b>11.20%</b>	\$466,416 <b>16.60%</b>
Loan Amount	\$360,000	\$368,947	\$382,536	\$400,311	\$419,774
Term	30 years	30 years	30 years	30 years	30 years
Down Payment	\$40,000	\$40,994	\$42,504	\$44,479	\$46,642
Rate	3.25%	3.25%	3.625%	3.875%	4.375%
APR %	3.697%	3.546%	3.987%	4.304%	4.891%
Fixed/ARM	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. Fixed
Mortgage Insurance	\$138	\$141	\$147	\$153	\$161

(Forecast based on MBA Mortgage Rate & MBS Highway Home Value Projections)



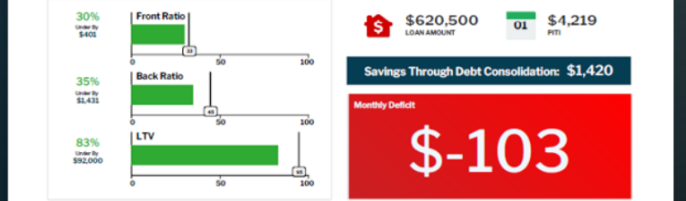
**Cost of Waiting Analysis**

Compared to 30-yr Fixed 3.25% 0 Pts Mo MI Today	Waiting 6 months	Waiting 1 year	Waiting 2 years	Waiting 3 years
Payment Difference	\$42	\$187	\$331	\$552
Annual loss in cash flow	\$503	\$2,242	\$3,968	\$6,626
Loss in Property Appreciation	\$9,941	\$25,040	\$44,790	\$66,416
Amortization Lost	\$3,575	\$7,208	\$14,653	\$22,344
<b>Total Cost of Waiting (L.2 or 3 yrs?)</b>	<b>\$13,516</b>	<b>\$32,248</b>	<b>\$59,443</b>	<b>\$88,760</b>

How much will it cost you to wait L.2 or 3 yrs? These charts compare all of the costs and payments if you were to take out your loan today, versus L.2 and 3 years. The Property value changes are based on the MBS Highway forecasts for each county, but can be adjusted. The Interest Rate changes are based on the MBA forecasts, but can also be changed. The down payment amount assumes that you will want to keep the same LTV, so if the home price increases in the future, the down payment will increase accordingly.

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Loan Details Overview	Existing	Proposed
Property Value	\$609,382	\$750,000
Loan Balance / Amount	\$363,699	\$620,500
Equity In Home / Down Payment	\$245,683	\$129,500
Closing Costs	\$36,563	\$0
Sell 6% / Purchase Out of Pocket		
Est. Available Equity / at 95% LTV	\$209,120	\$92,000
Loan Term / Details	30 YR	30 YR Conv.
Rate	2.75%	Fixed
APR	-	4.5%
Points	-	0 (50)
Mortgage Insurance	\$0	\$119
Additional MI Financing	-	\$0
Debt Balance	\$58,000	\$0
Debt Inclusion	-	\$58,000



Item	Type	Balance	Payment
Visa	Revolving	\$11,000	\$570
Mastercard	Revolving	\$9,500	\$545
Discover	Revolving	\$6,300	\$365
Bank of America	Revolving	\$2,800	\$275
Chase	Revolving	\$29,500	\$578
Autism	Other	\$0	\$0
Total		\$58,000	\$2,483
Included		\$58,000	\$2,483

**Investment of Savings**

Debt Savings Toward Additional Principal Payment: \$1,420

Number of Payments Reduced: 369

New Loan Term: 25 Yrs, 11 Mos.

**Results At End of New Loan**

Interest Savings: \$89,253

Increase in Net Worth: \$354,280