EcoSmart

PROPOSAL ESTIMATE

Purchase Price: $534,000

22816 Miriam Grand Terrace, CA



Normal FHA Loan	vs	FHA Loan with EcoSmart
Total Loan Amount $515,310 After 3.5% down ($18,690)		**Total Loan Amount** $550,310 (includes $35,000 solar rolled in)
Interest Rate 6.875% Standard FHA rate · no buydown		**Payment-Equivalent Interest Rate** YEAR 1: 4.875% — Standard rate minus 2 points YEAR 2: 5.875% — Standard rate minus 1 points
Principal & Interest Payment $3,385.22 per month · 30-year fixed		**Principal & Interest Payment** YEAR 1: $2,912.29 per month · P&I only YEAR 2: $3,255.29 per month · P&I only
Additional Monthly Electricity Savings —		**Additional Monthly Electricity Savings** $100–$175 from the loan officer estimate
Increased Home Value —		**Increased Home Value** $10,000–$15,000 from owned solar · estimate
Estimated Tax Savings —		**Estimated Tax Savings** $5,000–$12,000 individual tax situations vary

Estimated Year 1 Monthly Benefit (Year 1 Only)

$573–$648

Year 1 payment difference plus electricity savings · payments rise in years 2 and 3

About $6,875–$7,775 in year 1 only — not a permanent savings

Prepared by Ron Gomez · Certified Mortgage Advisor · 909 709 1396 · RonG@rwmloans.com

Estimates for illustration only—not a loan offer, quote, or commitment to lend. Payments show principal and interest only and exclude taxes, homeowner's insurance, and mortgage insurance. Electricity savings, home value increases, and tax savings vary by home, energy use, and individual tax situation. Tax estimates are not tax advice; consult a tax professional. Confirm program details with the lender and current approved EcoSmart materials. 2-1 temporary buydown: the note rate of 6.875% is fixed and does not change. A temporary payment subsidy lowers payments to amounts based on 4.875% in year 1 and 5.875% in year 2; from year 3 onward payments are based on the full note rate. Subject to lender approval and buydown funding.

Illustrative only. Actual costs, savings, and eligibility depend on lender terms and individual circumstances.