



21 Jump Street

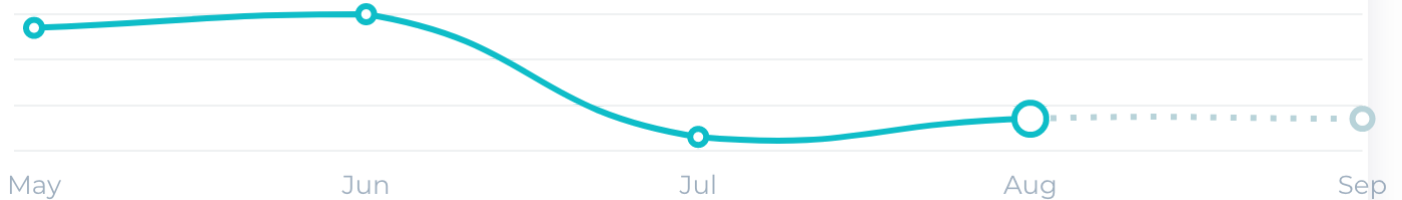


Hi John Smith Here is your personalized My ListReport alert powered by ListReports. Questions? Call or email me to discuss

Monique Flament
604914, Fathom Realty
flamentrealestate@gmail.com

The estimated value of your home

\$501,700



That's up **\$47k** since you bought it. 🙌

Estimated value and equity in your home are based on public information available on your home purchase and financing.

The estimated equity of your home is

\$94,048 ◀ ↑ 10%



Verify this with Monique Flament

Cash you may be able to add to your wallet

Sell house	Refinance	Line of equity
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\$56,997

This is how much you could walk away with if you sold your home today.

How is this calculated?

Estimated home value	\$501,700
Estimated loan balance	— \$407,652
Estimated closing costs	— \$37,051
Estimated net equity	= \$56,997

Estimated Closing Fees

Title fees:	OTHER	BUYER	SELLER
Eagle Owner's Policy	—	\$2,680	—
ALTA Loan Policy	—	\$175	—
Closing Protection Letter - Single Transaction	—	\$30	—

Settlement Services and/or Recording Fees:

DEED - Recording Fee	—	\$60	—
DEED - State Transfer Tax	—	\$1,259	\$1,259

DEED - County Transfer Tax	—	\$2,518	\$2,518
DEED - Recordation Tax	—	\$1,762	\$1,762
MORTGAGE - Recording Fee	—	\$60	—
MORTGAGE - Recordation Tax	—	\$1,411	\$1,411
Subtotal:	—	\$9,954	\$6,949

Selling Commission Fees:

Buyer's Agent Commission (3.0%)		\$15,051
Listing Agent Commission (3.0%)		\$15,051
Subtotal:		\$30,102

[↓ Download PDF report](#)

How are these fees calculated?

DISCLAIMER:

*All information provided in this alert is offered for illustration purposes, and is not intended to be a formal estimate of closing costs. Estimated Value and Equity in your home are based on public information received on your home purchase and financing. In the event of a loan application, your loan originator will provide you with a detailed statement about the estimated costs of taxes, insurance, closing costs, and how the interest rate and payments may change in the future. Always ask for a Loan Estimate. This is not a commitment to lend. By refinancing your current mortgage, you may increase the time needed to pay the current debt and/or the finance charges you may incur over the life of your loan.

[Read more](#)

What you've paid so far

Towards Principal

\$38,816

How much of your loan you've already repaid

Towards Interest

\$70,501

How much you've paid your lender for your loan



Initial information used by this alert to estimate your home purchase and financing is publicly available. If you would like to update your loan information, enter it below.

Based on your **30 year** loan at **3.73%** for **\$446,468** from March 2016.

[Update loan information](#)

We Know You're Interested

Over your 30 years loan, you'll end up paying \$296,064 to the bank in interest. You may be able to save money by refinancing if your current loan's interest rate is much higher than today's rates.

Is refinancing the best option for you?

In general, shorter-term loans save money in interest, but monthly payments are higher. Choose longer-term loans for lower monthly payments, but

remember – you'll pay more in interest over the life of the loan.

Here are some illustrations based on what we know of your financing and current rates:

15 Year
\$142,558

30 Year
\$15,279

30 Year

2.99% RATE • 3.07% APR *

\$15,279

- ✓ Long term gain
- ✓ Payment goes down
by \$346/month

*Estimate based on current interest rates from Freddie Mac, but actual rates will depend largely on your credit score and history. Monique Flament can put you in touch with a licensed loan officer to explore your options.

[Learn more about these numbers](#)

Find out how much you could save if you
paid a little more each month

Pay **\$50** in principal

and save **\$9,919**

interest over the life of your loan

With this new payment amount, your home could be paid
off **1 year** earlier!

[Learn more](#)

How much could you rent your house for?

\$2,503
low

\$2,750 /month

\$2,997
high



Estimate based on similar rentals in your area



If you paid that money towards your principal, you'd
save **\$85,998 in interest** and **9 years** off your loan *

[Learn more](#)

**You could earn \$\$\$
by listing your home on Airbnb and**

other home services

Avg. daily rate

\$190

Assumed Occupancy

50%

Annual revenue

\$38,071

Estimate based on whole homes in your area

Actual earnings may vary on your pricing, actual occupancy rate, demand, local laws and other factors. Check with the home sharing service and your local laws to see if home sharing is right for you.



If you paid that money towards your principal, you'd save **\$112,047 in interest** and **11 years 10 months** off your loan *

[Learn more](#)

All information displayed is for informational purposes only and is not an advertisement to extend consumer credit as defined by Section 12 CFR 1026.2 Regulation Z. APR is based on a reasonably current index and margin from the Freddie mac primary mortgage market survey™ <http://www.freddiemac.com/pmms/> All home valuations are estimates purchased from third-party data providers. Actual appraised value at the time of a transaction may vary from these estimates and no guarantee is expressed or implied as to your actual value or sales price. All Mortgage Products and programs are subject to borrower credit, income and property approval and not all borrowers will qualify. All examples of potential mortgage products shown on this site are estimates for illustration purposes only. Program terms, rates and conditions are subject to change at any time without notice. Equal Housing Opportunity.



Monique Flament

Your local real estate expert

604914

Fathom Realty

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