ClosingLever - Concession comparison report

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Prepared for: Not supplied | Prepared by: Not supplied

Pricing source: Estimated | Lender: Not supplied | Quote date: Not supplied

Scenario table

Buyer figures / pricing	Your allocation	All price cut	All credit	All points	2-1 + rest to costs
Pricing source	Estimated	Estimated	Estimated	Estimated	Estimated
Cash to close	$57,000	$55,000	$45,000	$57,000	$45,486
Loan principal / LTV	$360,000 / 90%	$342,000 / 90%	$360,000 / 91.837%	$360,000 / 90%	$360,000 / 90%
MI / MIP duration	118 months	118 months	129 months	102 months	118 months
Full payment streams / note rate / term	P&I - Years 1-30: $2,455.83/month. Housing including MI/MIP, taxes, insurance and HOA - Months 1-118: $3,355.83/month; Months 119-360: $3,205.83/month. Note rate 7.25%; loan term 30 years (360 months). Not a loan quote. APR not calculated.	P&I - Years 1-30: $2,333.04/month. Housing including MI/MIP, taxes, insurance and HOA - Months 1-118: $3,225.54/month; Months 119-360: $3,083.04/month. Note rate 7.25%; loan term 30 years (360 months). Not a loan quote. APR not calculated.	P&I - Years 1-30: $2,455.83/month. Housing including MI/MIP, taxes, insurance and HOA - Months 1-129: $3,355.83/month; Months 130-360: $3,205.83/month. Note rate 7.25%; loan term 30 years (360 months). Not a loan quote. APR not calculated.	P&I - Years 1-30: $2,126.34/month. Housing including MI/MIP, taxes, insurance and HOA - Months 1-102: $3,026.34/month; Months 103-360: $2,876.34/month. Note rate 5.861%; loan term 30 years (360 months). Not a loan quote. APR not calculated.	P&I - Year 1: $1,987.93/month; Year 2: $2,216.58/month; Years 3-30: $2,455.83/month. Housing including MI/MIP, taxes, insurance and HOA - Year 1: $2,887.93/month; Year 2: $3,116.58/month; Months 25-118: $3,355.83/month; Months 119-360: $3,205.83/month. Note rate 7.25%; loan term 30 years (360 months). Temporary buydown: qualify at note rate. Not a loan quote. APR not calculated.

Horizon table - nominal cumulative net cost

Horizon	Your allocation	All price cut	All credit	All points	2-1 + rest to costs
1 years	$444,786	$423,396	$432,786	$439,779	$424,786
3 years	$499,554	$475,426	$487,554	$484,502	$479,554
5 years	$553,114	$526,308	$541,114	$527,996	$533,114
7 years	$605,276	$575,863	$593,276	$570,108	$585,276
10 years	$680,117	$646,962	$668,417	$627,604	$660,117
15 years	$785,776	$747,337	$775,426	$709,276	$765,776
30 years	$958,800	$911,710	$948,450	$837,783	$938,800

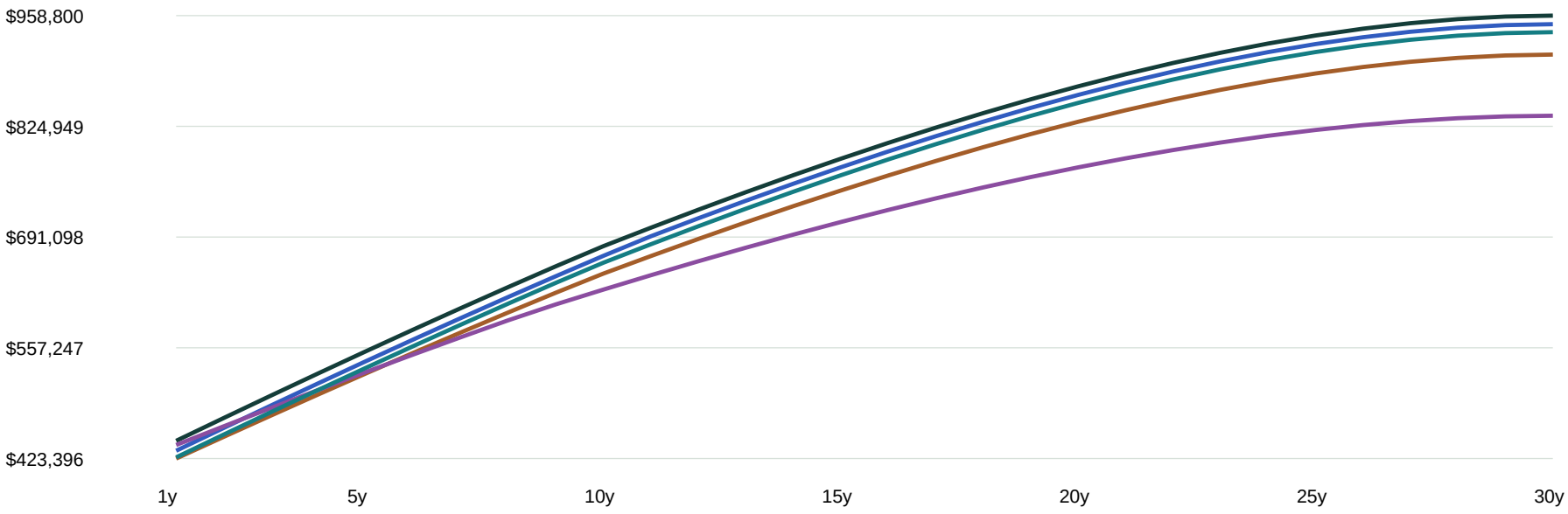
Selected horizon detail - 5 years

Scenario	Paid P&I	Paid MI/MIP	Interest	Principal paid	Balance	Unused escrow
Your allocation	$147,350	$9,000	$127,114	$20,236	$339,764	$0
All price cut	$139,983	$8,550	$120,758	$19,225	$322,775	$0
All credit	$147,350	$9,000	$127,114	$20,236	$339,764	$0
All points	$127,580	$9,000	$101,996	$25,584	$334,416	$0
2-1 + rest to costs	$138,864	$9,000	$127,114	$20,236	$339,764	$0

Net cost keeps cash to close, payments, principal and payoff separate. Taxes, insurance, HOA and property value are excluded from net cost. Loan payments stop at maturity.

Net-cost chart - nominal dollars

Engine-calculated annual values, years 1-30. Lower cumulative net cost is lower modeled cost; each line includes the horizon payoff. Vector lines, not a screenshot.



Your allocation

All price cut

All credit

All points

2-1 + rest to costs

Opportunity rate: 4% annually, compounded monthly. Selected table: 5 years; nominal cost.

Cap checks, rule citations and warnings

Your allocation - Estimated

Cap $24,000.00; counted $0.00; usable $0.00; excess sales concession $0.00. Unallocated $20,000.00; unused credit $0.00.

conventionalCaps: https://selling-guide.fanniemae.com/sel/b3-4.1-02/interested-party-contributions-ipcs | lastVerified: 2026-11-02

conventionalEligibleCosts: https://selling-guide.fanniemae.com/sel/b3-4.1-02/interested-party-contributions-ipcs | lastVerified: 2026-11-02

Estimated pricing uses a rate-per-point rule of thumb; replace with lender pricing.

All price cut - Estimated

Cap $22,800.00; counted $0.00; usable $0.00; excess sales concession $0.00. Unallocated $0.00; unused credit $0.00.

conventionalCaps: https://selling-guide.fanniemae.com/sel/b3-4.1-02/interested-party-contributions-ipcs | lastVerified: 2026-11-02

conventionalEligibleCosts: https://selling-guide.fanniemae.com/sel/b3-4.1-02/interested-party-contributions-ipcs | lastVerified: 2026-11-02

Estimated pricing uses a rate-per-point rule of thumb; replace with lender pricing.

All credit - Estimated

Cap $12,000.00; counted $20,000.00; usable $12,000.00; excess sales concession $8,000.00. Unallocated $0.00; unused credit $0.00.

conventionalCaps: https://selling-guide.fanniemae.com/sel/b3-4.1-02/interested-party-contributions-ipcs | lastVerified: 2026-11-02

conventionalEligibleCosts: https://selling-guide.fanniemae.com/sel/b3-4.1-02/interested-party-contributions-ipcs | lastVerified: 2026-11-02

Excess is a sales concession: reduce the sales price used for LTV and recompute LTV and MI.

Estimated pricing uses a rate-per-point rule of thumb; replace with lender pricing.

If extra credit is withdrawn / forfeited: $40,000 cash to close; 118 MI months; 90% LTV. This does not waive program caps.

P&I - Years 1-30: $2,455.83/month.

Housing including MI/MIP, taxes, insurance and HOA - Months 1-118: $3,355.83/month; Months 119-360: $3,205.83/month.

Note rate 7.25%; loan term 30 years (360 months).

Not a loan quote. APR not calculated.

All points - Estimated

Cap $24,000.00; counted $20,000.00; usable $20,000.00; excess sales concession $0.00. Unallocated $0.00; unused credit $0.00.

conventionalCaps: https://selling-guide.fanniemae.com/sel/b3-4.1-02/interested-party-contributions-ipcs | lastVerified: 2026-11-02

conventionalEligibleCosts: https://selling-guide.fanniemae.com/sel/b3-4.1-02/interested-party-contributions-ipcs | lastVerified: 2026-11-02

Points exceed configured maximum 3; verify QM and lender limits.

Estimated pricing uses a rate-per-point rule of thumb; replace with lender pricing.

2-1 + rest to costs - Estimated

Cap $24,000.00; counted $20,000.00; usable $20,000.00; excess sales concession $0.00. Unallocated $0.00; unused credit $0.00.

conventionalCaps: https://selling-guide.fanniemae.com/sel/b3-4.1-02/interested-party-contributions-ipcs | lastVerified: 2026-11-02

conventionalEligibleCosts: https://selling-guide.fanniemae.com/sel/b3-4.1-02/interested-party-contributions-ipcs | lastVerified: 2026-11-02

conventionalTempBuydown: https://selling-guide.fanniemae.com/sel/b2-1.4-04/temporary-interest-rate-buydowns | lastVerified: 2026-11-02

Temporary buydown: qualify at note rate.

Estimated pricing uses a rate-per-point rule of thumb; replace with lender pricing.

All inputs (engine schema paths and exact values)

Fraction rates are decimals; money is USD. Arrays retain exact entered values. Omitted optional fields use the defaults documented in assumptions.

property.price	400000
property.appraisedValue	400000
property.occupancy	primary
property.taxesAnnual	7200
property.insuranceAnnual	1800
property.hoaMonthly	0
property.taxesFollowPrice	false
property.state	PA
loan.program	conventional
loan.termMonths	360
loan.downPaymentPct	0.1
loan.noteRate	0.0725
loan.miAnnualFactor	0.005
loan.ufmipFinanced	true
loan.interpolatePoints	false
loan.fallbackRatePerPoint	0.25
loan.maxPoints	3
costs.lenderAndThirdParty	12000
costs.prepaidsEscrows	5000
costs.sellerPaysTransferTaxShare	0.5
concession.amount	20000
concession.allocation.priceCut	0
concession.allocation.closingCosts	0

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concession.allocation.points	0
concession.allocation.tempBuydown	none
assumptions.horizonsYears	[1,3,5,7,10,15,30]
assumptions.opportunityRate	0.04
assumptions.goal	longterm

Assumptions and disclaimer

All dollar amounts are USD. Rates and fraction inputs use decimals (0.0725 means 7.25%); points ladder pointsPct uses percentage points. Each scenario represents one property / unit sale.

Pricing provenance applies to buyer figures. Seller / developer figures are Estimated. Lender-verified describes the supplied pricing ladder, not program eligibility or all costs.

Net cost = cash to close + paid P&I + paid MI/MIP + payoff balance minus unused temporary-buydown escrow. Property value, taxes, insurance and HOA are excluded from net cost. Housing includes escrow and HOA. Loan payments stop at maturity.

Opportunity rate: 4% annually, compounded monthly. Selected table: 5 years; nominal cost.

Main scenarios treat excess credit as a sales concession, reducing the value used for LTV / MI. Any differing forfeited-credit alternative is labeled separately. No program limit is waived.

Conventional MI stops using the scheduled balance and original-value threshold. FHA MIP factors, financed upfront MIP and duration use the entered lender assumptions.

Temporary-buydown payments use the original loan and term at reduced payment rates; interest and principal amortize at the note rate. Qualify at the note rate.

Seller net proceeds are before debt payoff. Commission and other seller costs default to zero; seller transfer-tax share defaults to 50%. Unknown local transfer tax makes net proceeds unavailable. Custom rates require local verification.

Net effective price subtracts usable financing concessions and the excess sales-concession adjustment (including over-cap credit) once. Proceeds subtract only seller payments at closing, transfer tax, commission and other costs, before debt payoff; an appraisal adjustment is not an additional payment.

The extra-is-lost alternative withdraws closing credit above eligible costs / HOA; remaining over-cap credit is still a sales concession. Community unit counts are context and do not multiply sale proceeds.

Optional seller / builder inputs omitted from the inputs table mean not supplied (square feet and community counts), jurisdiction default (custom tax rate), or zero (commission and other seller costs).

Transfer-tax and comparable-sales adjustment sources were checked for M3. Other rule dates are transcribed from the supplied research. Confirm current program rules and lender overlays.

Educational estimate

Educational estimate. Not a Loan Estimate, rate quote, commitment to lend, or legal/tax/financial advice. Program rules and lender overlays vary; confirm with your lender.

Rules version 2026-11. SHA-256 covers canonical JSON of validated inputs and all comparison results, including seller results when used. Timestamp and prepared-for/by fields do not change the calculation hash. The hash is an integrity fingerprint, not a digital signature.