

ENVOY MORTGAGE

Scenario Worksheet

This is for illustration purposes only. Your actual rate, payment and costs could be higher.
Get an official Loan Estimate before choosing a loan.

Lender	Envoy Mortgage 10496 Katy Fwy Houston, TX 77043		NMLS	6666
Loan Originator	Scott Fromme		NMLS	409800
Phone	360-639-4781	Email	sfromme@envoymortgage.com	

Date	06/02/2026	Loan Amount	500,000.00
Borrower Name(s)	Stefanie Hilario & Niko Hilario	Loan Type	VA
Property Address	TBD, Oak Harbor, WA 98277	Amortization	Fixed
Estimated Value	500,000	Term	360
Loan to Value (LTV)	100.000 %	Interest Rate	6.000 %
		APR	6.078 %

Estimated Monthly Payment		Additional Loan Features	
Principal & Interest	2,997.75	Interest Only	N Interest Only, Mo
Owner/Secondary Financing		Balloon	N Balloon Due
Hazard Insurance	150.00	1 st Adj Cap	1 st Change Mo
Real Estate Taxes	380.00	Margin	Index
Mortgage Insurance		Life Cap	Floor
HOA Dues		Prepayment Penalty	N Term
		Buydown	N Buydown Fee
		Contributor	Buydown Type
		Rate	% Term
		Rate	% Term
		Rate	% Term
Total Monthly Payment	\$ 3,527.75		

Lender Fees		Taxes and Other Government Fees	
Loan Origination Fee		Transfer Taxes	0.00
Discount Points		Recording Fees and Other Taxes	1,024.50
Application Fee			
Commitment Fee			
Processing Fee	500.00		
Underwriting Fee	995.00		

Third Party Fees		Prepays and Initial Escrow Payment at Closing	
Services You Cannot Shop For		Prepays	
Tax Service Fee		Prepaid Interest	15 Days 1,232.85
Flood Certification Fee	7.00	Hazard Ins. Premium	12 Months 1,800.00
Credit Report Fee	58.00	Mortgage Ins. Premium	Months
LQCC Fee	310.00	Flood Ins. Premium	Months
Appraisal Fee	850.00	Property Taxes	Months
Document Preparation Fee	240.00	Supp. Property Ins. Premium	0.00
Commitment Fee			
Services you Can Shop For		Initial Escrow Payment at Closing	
Settlement Services	1,273.00	Hazard Ins. Reserve	3 Months 450.00
Title Insurance	806.00	Flood Ins. Reserve	Months
Other	0.00	Property Taxes	2 Months 760.00
<i>*May include various HOA and Title owner's fees</i>		Supplemental Ins. Reserve	0.00
		Aggregate Adjustment	-150.00
		USDA Annual Fee	Months

Estimated Funds to Close	
Downpayment / Funds from Borrower	
Lender Fees	1,495
Third Party Fees	3,544.00
Taxes and Other Government Fees	1,025
Prepaid and Initial Escrow	4,092.85
Purchase Price / Estimated Total Payoffs	500,000.00
Other New Mortgage Loan	
Funds Due from Borrower	\$ 510,156.14
Estimated Cash to/from Borrower	\$ 10,156.14