

Instructions to the User

Adjust the following fields highlighted in:

Grey - origination loan characteristics and the borrower(s)' updated income information.

Yellow - variable terms such as the current Freddie Mac Weekly Mortgage rate or assumptions driving the model.

Blue - These calculations are provided but may be adjusted by the user.

Note on automatically calculated fields:

The spreadsheet automatically calculates the current mortgage payment based on the origination balance, interest rate, and term.

This may not be the current monthly mortgage payment, user should adjust accordingly.

The spreadsheet estimates escrow based on average property tax per state. User should adjust accordingly.

The spreadsheet estimates months to foreclosure and costs based on state averages. User may adjust per portfolio or industry data.

Alter Highlighted Terms for Interactive NPV Analysis

Program Parameters

Current Freddie rate	5.4%
Program interest rate floor	3.0%

Loan origination information and current status

Original Loan Amount	\$300,000
Original Amortization Term	360
Original Interest Rate	7.000%
Interest only loan (Y/N)	Y
Current UPB	\$200,000
Current Rate	7.000%
Remaining Term	330
Months past due	3
Property state	AZ
Advances/Escrow	\$306
Current Monthly Mortgage Payment	\$1,750.00
Current Interest Payment	\$1,750.00
Current Principal Payment	\$0.00
Past Due Interest	\$4,667
UPB Adjusted for Accrued Interest and Escrow	\$204,972

Borrower and loan information

Calculates P&I or IO payment based on original loan terms, user may adjust this field.

Borrower status

Monthly Income*	\$3,500
Monthly Taxes and Insurance	\$102

Foreclosure Scenario

UPB Adjusted for Accrued Interest and Escrow	\$204,972
Current Value	\$200,000
Home Price Appreciation Forecast	-5%
REO Stigma Discount	20%
Months to Foreclosure Sale	1
Months to REO sale	5
Foreclosure & REO Disposition Costs	\$6,980
Future Interest and Advanced Escrow	\$1,805
REO Value	\$143,215
Zero Cure PV Loss	(\$60,044)
Cure Rate	15%

Assumptions specific to the property location. User must supply these inputs.

Assumption specific to the loan and borrower. User must supply this input.

Present Value of Modification

Affordable DTI level	31%
Modified Payment	\$983.17
Interest Rate at 30 Year Term	3.6%
Interest Rate with 40 Year Term	4.8%

Remaining amortization term used for m

Modified Loan Terms Required to Achieve Modified Payment

UPB adjusted for Accrued Interest and Escrow	\$204,972
Modified Rate	3.63%
Modified Payment	\$983.17
Modified Loan Term	330
Modified Full Am Payment	\$983.17
Difference from Affordable Payment	\$0.00
Principal Forbearance	\$0.00
PV Reduced Cash Flow	(\$15,944.67)

Equal to Cell B30 Maximum of the required interest rate at a 30 or 40 year term or program floor.

Calculations required to determine amount of principal forbearance

Valuation Given Redefault After Modification

Redefault Rate	40%
Months to Redefault	3
Home Price Appreciation Forecast (from current date)	-4%
Future Interest and Advanced Escrow	\$ 6,665
REO Value	\$ 139,955
PV Estimated Loss	(\$61,321)

Assumptions specific to the property location and borrower/loan characteristics. User must supply these inputs.

Value of Modification

Modification Value	(\$34,095)
Benefit from Modification	\$16,941.95
NPV Test (Pass/Fail)	Pass

Modification Terms

% Difference from Original Payment	-43.8%
Borrower Payment after months:	
1	\$983.17
60	\$1,081.61
72	\$1,157.63
84	\$1,157.63
96	\$1,157.63
108	\$1,157.63

10.0%
7.0%
0.0%
0.0%
0.0%

PV Probability Wtd Loss

(\$51,037)

odification

Modification scenario

Principal forbearance - reduce UPB by forebear amount

month	cashflow	rate	UPB adjusted for principal forbearance	term	Rate	NPV
				3.6336%		330
0	(\$204,972.17)		\$204,972.17		0.30%	(\$15,944.67)
1	\$983.17	\$	204,609.66		0.30%	
2	\$983.17	\$	204,246.06		0.30%	
3	\$983.17	\$	203,881.35		0.30%	
4	\$983.17	\$	203,515.55		0.30%	
5	\$983.17	\$	203,148.63		0.30%	
6	\$983.17	\$	202,780.60		0.30%	
7	\$983.17	\$	202,411.46		0.30%	
8	\$983.17	\$	202,041.20		0.30%	
9	\$983.17	\$	201,669.82		0.30%	
10	\$983.17	\$	201,297.31		0.30%	
11	\$983.17	\$	200,923.68		0.30%	
12	\$983.17	\$	200,548.92		0.30%	
13	\$983.17	\$	200,173.02		0.30%	
14	\$983.17	\$	199,795.98		0.30%	
15	\$983.17	\$	199,417.80		0.30%	
16	\$983.17	\$	199,038.48		0.30%	
17	\$983.17	\$	198,658.00		0.30%	
18	\$983.17	\$	198,276.38		0.30%	
19	\$983.17	\$	197,893.60		0.30%	
20	\$983.17	\$	197,509.66		0.30%	
21	\$983.17	\$	197,124.56		0.30%	
22	\$983.17	\$	196,738.29		0.30%	
23	\$983.17	\$	196,350.85		0.30%	
24	\$983.17	\$	195,962.24		0.30%	
25	\$983.17	\$	195,572.45		0.30%	
26	\$983.17	\$	195,181.48		0.30%	
27	\$983.17	\$	194,789.33		0.30%	
28	\$983.17	\$	194,395.99		0.30%	
29	\$983.17	\$	194,001.46		0.30%	

Ammortization Schedule

30	\$983.17	\$	193,605.74	0.30%	
31	\$983.17	\$	193,208.81	0.30%	
32	\$983.17	\$	192,810.69	0.30%	
33	\$983.17	\$	192,411.36	0.30%	
34	\$983.17	\$	192,010.82	0.30%	
35	\$983.17	\$	191,609.06	0.30%	
36	\$983.17	\$	191,206.09	0.30%	
37	\$983.17	\$	190,801.90	0.30%	
38	\$983.17	\$	190,396.49	0.30%	
39	\$983.17	\$	189,989.85	0.30%	
40	\$983.17	\$	189,581.98	0.30%	
41	\$983.17	\$	189,172.87	0.30%	
42	\$983.17	\$	188,762.52	0.30%	
43	\$983.17	\$	188,350.93	0.30%	
44	\$983.17	\$	187,938.10	0.30%	
45	\$983.17	\$	187,524.01	0.30%	
46	\$983.17	\$	187,108.68	0.30%	
47	\$983.17	\$	186,692.08	0.30%	
48	\$983.17	\$	186,274.22	0.30%	
49	\$983.17	\$	185,855.10	0.30%	
50	\$983.17	\$	185,434.70	0.30%	
51	\$983.17	\$	185,013.04	0.30%	
52	\$983.17	\$	184,590.10	0.30%	
53	\$983.17	\$	184,165.87	0.30%	
54	\$983.17	\$	183,740.37	0.30%	
55	\$983.17	\$	183,313.57	0.30%	
56	\$983.17	\$	182,885.48	0.30%	
57	\$983.17	\$	182,456.10	0.30%	
58	\$983.17	\$	182,025.41	0.30%	
59	\$983.17	\$	181,593.42	0.30%	
60	\$983.17	\$	181,160.13	0.39%	
61	\$1,081.61	\$	180,778.04	0.39%	10.0%
62	\$1,081.61	\$	180,394.48	0.39%	
63	\$1,081.61	\$	180,009.43	0.39%	
64	\$1,081.61	\$	179,622.90	0.39%	
65	\$1,081.61	\$	179,234.88	0.39%	
66	\$1,081.61	\$	178,845.36	0.39%	

Ammortization Schedule

67	\$1,081.61	\$	178,454.34	0.39%	
68	\$1,081.61	\$	178,061.80	0.39%	
69	\$1,081.61	\$	177,667.75	0.39%	
70	\$1,081.61	\$	177,272.18	0.39%	
71	\$1,081.61	\$	176,875.08	0.39%	
72	\$ 1,081.61	\$	176,476.45	0.45%	
73	\$ 1,157.63	\$	176,112.96	0.45%	7.0%
74	\$ 1,157.63	\$	175,747.85	0.45%	
75	\$ 1,157.63	\$	175,381.08	0.45%	
76	\$ 1,157.63	\$	175,012.67	0.45%	
77	\$ 1,157.63	\$	174,642.60	0.45%	
78	\$ 1,157.63	\$	174,270.87	0.45%	
79	\$ 1,157.63	\$	173,897.46	0.45%	
80	\$ 1,157.63	\$	173,522.37	0.45%	
81	\$ 1,157.63	\$	173,145.60	0.45%	
82	\$ 1,157.63	\$	172,767.12	0.45%	
83	\$ 1,157.63	\$	172,386.95	0.45%	
84	\$ 1,157.63	\$	172,005.06	0.45%	
85	\$ 1,157.63	\$	171,621.46	0.45%	0.0%
86	\$ 1,157.63	\$	171,236.13	0.45%	
87	\$ 1,157.63	\$	170,849.07	0.45%	
88	\$ 1,157.63	\$	170,460.26	0.45%	
89	\$ 1,157.63	\$	170,069.71	0.45%	
90	\$ 1,157.63	\$	169,677.39	0.45%	
91	\$ 1,157.63	\$	169,283.31	0.45%	
92	\$ 1,157.63	\$	168,887.46	0.45%	
93	\$ 1,157.63	\$	168,489.83	0.45%	
94	\$ 1,157.63	\$	168,090.41	0.45%	
95	\$ 1,157.63	\$	167,689.19	0.45%	
96	\$ 1,157.63	\$	167,286.16	0.45%	
97	\$ 1,157.63	\$	166,881.32	0.45%	0.0%
98	\$ 1,157.63	\$	166,474.66	0.45%	
99	\$ 1,157.63	\$	166,066.17	0.45%	
100	\$ 1,157.63	\$	165,655.84	0.45%	
101	\$ 1,157.63	\$	165,243.67	0.45%	
102	\$ 1,157.63	\$	164,829.64	0.45%	
103	\$ 1,157.63	\$	164,413.74	0.45%	

Ammortization Schedule

104	\$	1,157.63	\$	163,995.98	0.45%	
105	\$	1,157.63	\$	163,576.33	0.45%	
106	\$	1,157.63	\$	163,154.80	0.45%	
107	\$	1,157.63	\$	162,731.37	0.45%	
108	\$	1,157.63	\$	162,306.03	0.45%	
109	\$	1,157.63	\$	161,878.78	0.45%	0.0%
110	\$	1,157.63	\$	161,449.61	0.45%	
111	\$	1,157.63	\$	161,018.51	0.45%	
112	\$	1,157.63	\$	160,585.47	0.45%	
113	\$	1,157.63	\$	160,150.47	0.45%	
114	\$	1,157.63	\$	159,713.52	0.45%	
115	\$	1,157.63	\$	159,274.61	0.45%	
116	\$	1,157.63	\$	158,833.72	0.45%	
117	\$	1,157.63	\$	158,390.84	0.45%	
118	\$	1,157.63	\$	157,945.97	0.45%	
119	\$	1,157.63	\$	157,499.10	0.45%	
120	\$	1,157.63	\$	157,050.22	0.45%	
121	\$	1,157.63	\$	156,599.32	0.45%	0.0%
122	\$	1,157.63	\$	156,146.39	0.45%	
123	\$	1,157.63	\$	155,691.43	0.45%	
124	\$	1,157.63	\$	155,234.41	0.45%	
125	\$	1,157.63	\$	154,775.34	0.45%	
126	\$	1,157.63	\$	154,314.20	0.45%	
127	\$	1,157.63	\$	153,850.99	0.45%	
128	\$	1,157.63	\$	153,385.69	0.45%	
129	\$	1,157.63	\$	152,918.30	0.45%	
130	\$	1,157.63	\$	152,448.80	0.45%	
131	\$	1,157.63	\$	151,977.20	0.45%	
132	\$	1,157.63	\$	151,503.47	0.45%	
133	\$	1,157.63	\$	151,027.61	0.45%	
134	\$	1,157.63	\$	150,549.60	0.45%	
135	\$	1,157.63	\$	150,069.45	0.45%	
136	\$	1,157.63	\$	149,587.14	0.45%	
137	\$	1,157.63	\$	149,102.65	0.45%	
138	\$	1,157.63	\$	148,615.99	0.45%	
139	\$	1,157.63	\$	148,127.13	0.45%	
140	\$	1,157.63	\$	147,636.08	0.45%	

141	\$	1,157.63	\$	147,142.81	0.45%
142	\$	1,157.63	\$	146,647.33	0.45%
143	\$	1,157.63	\$	146,149.62	0.45%
144	\$	1,157.63	\$	145,649.66	0.45%
145	\$	1,157.63	\$	145,147.46	0.45%
146	\$	1,157.63	\$	144,643.00	0.45%
147	\$	1,157.63	\$	144,136.26	0.45%
148	\$	1,157.63	\$	143,627.25	0.45%
149	\$	1,157.63	\$	143,115.95	0.45%
150	\$	1,157.63	\$	142,602.34	0.45%
151	\$	1,157.63	\$	142,086.42	0.45%
152	\$	1,157.63	\$	141,568.19	0.45%
153	\$	1,157.63	\$	141,047.62	0.45%
154	\$	1,157.63	\$	140,524.70	0.45%
155	\$	1,157.63	\$	139,999.44	0.45%
156	\$	1,157.63	\$	139,471.81	0.45%
157	\$	1,157.63	\$	138,941.81	0.45%
158	\$	1,157.63	\$	138,409.42	0.45%
159	\$	1,157.63	\$	137,874.63	0.45%
160	\$	1,157.63	\$	137,337.44	0.45%
161	\$	1,157.63	\$	136,797.83	0.45%
162	\$	1,157.63	\$	136,255.80	0.45%
163	\$	1,157.63	\$	135,711.32	0.45%
164	\$	1,157.63	\$	135,164.40	0.45%
165	\$	1,157.63	\$	134,615.01	0.45%
166	\$	1,157.63	\$	134,063.15	0.45%
167	\$	1,157.63	\$	133,508.81	0.45%
168	\$	1,157.63	\$	132,951.97	0.45%
169	\$	1,157.63	\$	132,392.63	0.45%
170	\$	1,157.63	\$	131,830.77	0.45%
171	\$	1,157.63	\$	131,266.38	0.45%
172	\$	1,157.63	\$	130,699.45	0.45%
173	\$	1,157.63	\$	130,129.97	0.45%
174	\$	1,157.63	\$	129,557.93	0.45%
175	\$	1,157.63	\$	128,983.31	0.45%
176	\$	1,157.63	\$	128,406.11	0.45%
177	\$	1,157.63	\$	127,826.31	0.45%

178	\$	1,157.63	\$	127,243.91	0.45%
179	\$	1,157.63	\$	126,658.88	0.45%
180	\$	1,157.63	\$	126,071.21	0.45%
181	\$	1,157.63	\$	125,480.91	0.45%
182	\$	1,157.63	\$	124,887.95	0.45%
183	\$	1,157.63	\$	124,292.31	0.45%
184	\$	1,157.63	\$	123,694.00	0.45%
185	\$	1,157.63	\$	123,093.00	0.45%
186	\$	1,157.63	\$	122,489.29	0.45%
187	\$	1,157.63	\$	121,882.87	0.45%
188	\$	1,157.63	\$	121,273.71	0.45%
189	\$	1,157.63	\$	120,661.82	0.45%
190	\$	1,157.63	\$	120,047.17	0.45%
191	\$	1,157.63	\$	119,429.75	0.45%
192	\$	1,157.63	\$	118,809.56	0.45%
193	\$	1,157.63	\$	118,186.58	0.45%
194	\$	1,157.63	\$	117,560.79	0.45%
195	\$	1,157.63	\$	116,932.19	0.45%
196	\$	1,157.63	\$	116,300.76	0.45%
197	\$	1,157.63	\$	115,666.48	0.45%
198	\$	1,157.63	\$	115,029.36	0.45%
199	\$	1,157.63	\$	114,389.36	0.45%
200	\$	1,157.63	\$	113,746.49	0.45%
201	\$	1,157.63	\$	113,100.72	0.45%
202	\$	1,157.63	\$	112,452.05	0.45%
203	\$	1,157.63	\$	111,800.45	0.45%
204	\$	1,157.63	\$	111,145.93	0.45%
205	\$	1,157.63	\$	110,488.46	0.45%
206	\$	1,157.63	\$	109,828.03	0.45%
207	\$	1,157.63	\$	109,164.63	0.45%
208	\$	1,157.63	\$	108,498.24	0.45%
209	\$	1,157.63	\$	107,828.86	0.45%
210	\$	1,157.63	\$	107,156.46	0.45%
211	\$	1,157.63	\$	106,481.04	0.45%
212	\$	1,157.63	\$	105,802.58	0.45%
213	\$	1,157.63	\$	105,121.06	0.45%
214	\$	1,157.63	\$	104,436.48	0.45%

215	\$	1,157.63	\$	103,748.82	0.45%
216	\$	1,157.63	\$	103,058.06	0.45%
217	\$	1,157.63	\$	102,364.19	0.45%
218	\$	1,157.63	\$	101,667.21	0.45%
219	\$	1,157.63	\$	100,967.08	0.45%
220	\$	1,157.63	\$	100,263.81	0.45%
221	\$	1,157.63	\$	99,557.37	0.45%
222	\$	1,157.63	\$	98,847.75	0.45%
223	\$	1,157.63	\$	98,134.94	0.45%
224	\$	1,157.63	\$	97,418.92	0.45%
225	\$	1,157.63	\$	96,699.68	0.45%
226	\$	1,157.63	\$	95,977.20	0.45%
227	\$	1,157.63	\$	95,251.47	0.45%
228	\$	1,157.63	\$	94,522.47	0.45%
229	\$	1,157.63	\$	93,790.20	0.45%
230	\$	1,157.63	\$	93,054.63	0.45%
231	\$	1,157.63	\$	92,315.75	0.45%
232	\$	1,157.63	\$	91,573.54	0.45%
233	\$	1,157.63	\$	90,828.00	0.45%
234	\$	1,157.63	\$	90,079.09	0.45%
235	\$	1,157.63	\$	89,326.82	0.45%
236	\$	1,157.63	\$	88,571.17	0.45%
237	\$	1,157.63	\$	87,812.11	0.45%
238	\$	1,157.63	\$	87,049.64	0.45%
239	\$	1,157.63	\$	86,283.74	0.45%
240	\$	1,157.63	\$	85,514.39	0.45%
241	\$	1,157.63	\$	84,741.57	0.45%
242	\$	1,157.63	\$	83,965.28	0.45%
243	\$	1,157.63	\$	83,185.50	0.45%
244	\$	1,157.63	\$	82,402.21	0.45%
245	\$	1,157.63	\$	81,615.39	0.45%
246	\$	1,157.63	\$	80,825.04	0.45%
247	\$	1,157.63	\$	80,031.12	0.45%
248	\$	1,157.63	\$	79,233.63	0.45%
249	\$	1,157.63	\$	78,432.56	0.45%
250	\$	1,157.63	\$	77,627.88	0.45%
251	\$	1,157.63	\$	76,819.58	0.45%

252	\$	1,157.63	\$	76,007.64	0.45%
253	\$	1,157.63	\$	75,192.05	0.45%
254	\$	1,157.63	\$	74,372.78	0.45%
255	\$	1,157.63	\$	73,549.84	0.45%
256	\$	1,157.63	\$	72,723.18	0.45%
257	\$	1,157.63	\$	71,892.81	0.45%
258	\$	1,157.63	\$	71,058.70	0.45%
259	\$	1,157.63	\$	70,220.84	0.45%
260	\$	1,157.63	\$	69,379.21	0.45%
261	\$	1,157.63	\$	68,533.79	0.45%
262	\$	1,157.63	\$	67,684.56	0.45%
263	\$	1,157.63	\$	66,831.51	0.45%
264	\$	1,157.63	\$	65,974.63	0.45%
265	\$	1,157.63	\$	65,113.89	0.45%
266	\$	1,157.63	\$	64,249.27	0.45%
267	\$	1,157.63	\$	63,380.77	0.45%
268	\$	1,157.63	\$	62,508.36	0.45%
269	\$	1,157.63	\$	61,632.02	0.45%
270	\$	1,157.63	\$	60,751.73	0.45%
271	\$	1,157.63	\$	59,867.49	0.45%
272	\$	1,157.63	\$	58,979.27	0.45%
273	\$	1,157.63	\$	58,087.05	0.45%
274	\$	1,157.63	\$	57,190.81	0.45%
275	\$	1,157.63	\$	56,290.54	0.45%
276	\$	1,157.63	\$	55,386.23	0.45%
277	\$	1,157.63	\$	54,477.84	0.45%
278	\$	1,157.63	\$	53,565.36	0.45%
279	\$	1,157.63	\$	52,648.78	0.45%
280	\$	1,157.63	\$	51,728.07	0.45%
281	\$	1,157.63	\$	50,803.22	0.45%
282	\$	1,157.63	\$	49,874.21	0.45%
283	\$	1,157.63	\$	48,941.02	0.45%
284	\$	1,157.63	\$	48,003.62	0.45%
285	\$	1,157.63	\$	47,062.01	0.45%
286	\$	1,157.63	\$	46,116.17	0.45%
287	\$	1,157.63	\$	45,166.06	0.45%
288	\$	1,157.63	\$	44,211.68	0.45%

289	\$	1,157.63	\$	43,253.01	0.45%
290	\$	1,157.63	\$	42,290.02	0.45%
291	\$	1,157.63	\$	41,322.70	0.45%
292	\$	1,157.63	\$	40,351.02	0.45%
293	\$	1,157.63	\$	39,374.98	0.45%
294	\$	1,157.63	\$	38,394.54	0.45%
295	\$	1,157.63	\$	37,409.69	0.45%
296	\$	1,157.63	\$	36,420.40	0.45%
297	\$	1,157.63	\$	35,426.67	0.45%
298	\$	1,157.63	\$	34,428.46	0.45%
299	\$	1,157.63	\$	33,425.76	0.45%
300	\$	1,157.63	\$	32,418.55	0.45%
301	\$	1,157.63	\$	31,406.81	0.45%
302	\$	1,157.63	\$	30,390.51	0.45%
303	\$	1,157.63	\$	29,369.64	0.45%
304	\$	1,157.63	\$	28,344.18	0.45%
305	\$	1,157.63	\$	27,314.10	0.45%
306	\$	1,157.63	\$	26,279.39	0.45%
307	\$	1,157.63	\$	25,240.02	0.45%
308	\$	1,157.63	\$	24,195.97	0.45%
309	\$	1,157.63	\$	23,147.23	0.45%
310	\$	1,157.63	\$	22,093.76	0.45%
311	\$	1,157.63	\$	21,035.56	0.45%
312	\$	1,157.63	\$	19,972.59	0.45%
313	\$	1,157.63	\$	18,904.84	0.45%
314	\$	1,157.63	\$	17,832.29	0.45%
315	\$	1,157.63	\$	16,754.91	0.45%
316	\$	1,157.63	\$	15,672.68	0.45%
317	\$	1,157.63	\$	14,585.58	0.45%
318	\$	1,157.63	\$	13,493.58	0.45%
319	\$	1,157.63	\$	12,396.68	0.45%
320	\$	1,157.63	\$	11,294.84	0.45%
321	\$	1,157.63	\$	10,188.04	0.45%
322	\$	1,157.63	\$	9,076.26	0.45%
323	\$	1,157.63	\$	7,959.47	0.45%
324	\$	1,157.63	\$	6,837.66	0.45%
325	\$	1,157.63	\$	5,710.81	0.45%

326	\$	1,157.63	\$	4,578.88	0.45%
327	\$	1,157.63	\$	3,441.86	0.45%
328	\$	1,157.63	\$	2,299.72	0.45%
329	\$	1,157.63	\$	1,152.44	0.45%
330	\$	1,157.63	\$	-	
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