

# WINNING FORMS from KMT Software, Inc.

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Form Name: MORTGAGE REFINANCING

Using this Form: Use this form to analyze the opportunity of refinancing a mortgage. The form assumes that a new mortgage will be equal to the balance on the old mortgage. If not, use the amount of the new mortgage.

Entering Data: Enter all data in the unprotected cells of the form.

Printing this Form: Click the printer tool in the toolbar or choose Print from the File menu.

## MORTGAGE REFINANCING

### PERSONAL FACTS

Marginal Tax Rate  
Resale Plan (Months)

### MORTGAGE FACTS

Original Mortgage  
Original Term (yrs.)  
Current Mortgage Rate  
Months Paid

New Mortgage Rate  
New Term (yrs.)  
Points

### REFINANCING FACTS

Application  
Title  
Legal  
Other  
Points  
Total Fees

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## ANALYSIS

	Current	Proposed
Mortgage Amount		
Mortgage Payment		
Months to Recover Refinancing Costs		#VALUE!
Mortgage Balance at Resale		
Principal Repaid to Resale	#VALUE!	#VALUE!
Total Payments to Resale	#VALUE!	#VALUE!
Total Interest to Resale	#VALUE!	#VALUE!
Tax Deduction on Interest	#VALUE!	#VALUE!
Tax Deduction for Points		#VALUE!
Net Interest Cost to Resale	#VALUE!	#VALUE!
Net Interest Savings (Cost)		#VALUE!
Interest Savings (Costs)		#VALUE!