

Hi, Potential Buyer! Here are highlights to help you make your decision:

Lowest Monthly Payment

OPTION 1

\$640,000

Conventional 30 Fixed - 20% Down Payment

Lowest Total Cash to Close

OPTION 3

\$640,000

Conventional 30 Fixed - 5% Down Payment

Lowest Cost Loan (first 4 months)

OPTION 2

\$640,000

Conventional 30 Fixed - 10% Down Payment

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Loan Details

Take an in-depth look at each loan option.

	OPTION 1 Conventional 30 Fixed - 20% Down Payment	OPTION 2 Conventional 30 Fixed - 10% Down Payment	OPTION 3 Conventional 30 Fixed - 5% Down Payment
Purchase Price	\$640,000	\$640,000	\$640,000
Loan Amount	\$512,000	\$576,000	\$608,000
Term	30 Years	30 Years	30 Years
Down Payment	\$128,000	\$64,000	\$32,000
Total Addl. Financing	\$0	\$0	\$0
Rate	6.5%	6.5%	6.5%
APR	6.583%	6.663%	6.733%
Points	1 (\$5,120)	0.5 (\$2,880)	0.5 (\$3,040)
Fixed/ARM	Conv. Fixed	Conv. Fixed	Conv. Fixed
Mortgage Insurance	\$0	\$134	\$193
Annual Prin & Interest (Year 1)	\$38,834	\$43,689	\$46,116
Monthly Prin & Interest (Start)	\$3,236	\$3,641	\$3,843
Total Monthly Payment	\$3,676	\$4,215	\$4,476
Total Annual Payment	\$44,114	\$50,581	\$53,706
Prepaid & Escrows	\$4,000	\$4,000	\$4,000
Closing Cost	\$5,000	\$5,000	\$5,000
Total Cash to Close	\$142,120	\$75,880	\$44,040
Down Payment	\$128,000	\$64,000	\$32,000
Closing Costs	\$5,000	\$5,000	\$5,000
Cost of Points	\$5,120	\$2,880	\$3,040
Prepaid & Escrows	\$4,000	\$4,000	\$4,000
Credits	\$0	\$0	\$0

Loan and monthly payment buying scenarios used for informational purposes only and may not be specific to your situation. Rates expressed may not be available at this time. This document should not be construed as investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. *APR of 6.583% assumes a 6.5% simple fixed interest rate assuming \$10,120 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$512,000 with 360 monthly payments at the assumed simple interest rate (Current as of 10/08/2024). †Lender is not a tax consultation firm. Please seek advice from a tax professional. Monthly expenses may or may not include condominium or HOA fees, if applicable; your payment may be greater.