

## Home Sweet Home

### \$5,275 CREDIT

1.8 acres!  
Fully remodeled home  
3 /2.5/2

#### Assumptions:

- \*Regular insurance estimate – \$2101 per year
- \*Flood insurance estimate –\$5262 per year option with a 10K deductible
- \*Yearly property taxes at \$4538
- \*credit applied to buyer closing costs from seller.
- NO HOA dues!

Financing	CONV 5%	CONV 10%	CONV 20%	FHA 3.5%	FHA Grant
Notes	30 Year	30 Year	30 Year	30 Year	3% Grant
Sales Price	\$260,000	\$260,000	\$260,000	\$260,000	\$260,000
% Down	5.00%	10.00%	20.00%	3.50%	3.50%
First Loan	\$247,000	\$234,000	\$208,000	\$255,290	\$255,290
Term	30 Years	30 Years	30 Years	30 Years	30 Years
Rate	3.750%	3.750%	3.625%	3.250%	4.250%
APR	4.121%	4.057%	3.634%	4.378%	5.451%

CASH TO CLOSE					
Down Payment	\$13,000	\$26,000	\$52,000	\$9,100	\$9,100
Closing Costs	\$4,695	\$4,695	\$4,695	\$4,935	\$4,935
Prepays/Impounds	\$9,969	\$9,956	\$9,922	\$9,943	\$10,013
Reduction to Cash Req	-\$5,275	-\$5,275	-\$5,275	-\$5,275	-\$12,802
<b>Total \$ Required</b>	<b>\$22,389</b>	<b>\$35,376</b>	<b>\$61,342</b>	<b>\$18,703</b>	<b>\$11,246</b>

HOUSING EXPENSE					
First Loan P & I	\$1,144	\$1,084	\$949	\$1,111	\$1,256
Taxes, Ins & MI	\$1,115	\$1,089	\$991	\$1,169	\$1,169
<b>Total Monthly Pmt</b>	<b>\$2,258</b>	<b>\$2,172</b>	<b>\$1,940</b>	<b>\$2,280</b>	<b>\$2,425</b>

\*APR = Annual Percentage Rate

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Mutual

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### \$5,275 CREDIT

1.8 acres!  
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3 /2.5/2

#### Assumptions:

- \*Regular insurance estimate – \$2101 per year
- \*Flood insurance estimate –\$6288 per year option with a 5K deductible
- \*Yearly property taxes at \$4538
- \*credit applied to buyer closing costs from seller.
- NO HOA dues!

Financing	CONV 5%	CONV 10%	CONV 20%	FHA 3.5%	FHA Grant
Notes	30 Year	30 Year	30 Year	30 Year	3% Grant
Sales Price	\$260,000	\$260,000	\$260,000	\$260,000	\$260,000
% Down	5.00%	10.00%	20.00%	3.50%	3.50%
First Loan	\$247,000	\$234,000	\$208,000	\$255,290	\$255,290
Term	30 Years	30 Years	30 Years	30 Years	30 Years
Rate	3.750%	3.750%	3.625%	3.250%	4.250%
APR	4.121%	4.057%	3.634%	4.378%	5.451%

CASH TO CLOSE					
Down Payment	\$13,000	\$26,000	\$52,000	\$9,100	\$9,100
Closing Costs	\$4,695	\$4,695	\$4,695	\$4,935	\$4,935
Prepays/Impounds	\$11,173	\$11,160	\$11,126	\$11,147	\$11,217
Reduction to Cash Req	-\$5,275	-\$5,275	-\$5,275	-\$5,275	-\$12,802
<b>Total \$ Required</b>	<b>\$23,593</b>	<b>\$36,580</b>	<b>\$62,546</b>	<b>\$19,907</b>	<b>\$12,450</b>

HOUSING EXPENSE					
First Loan P & I	\$1,144	\$1,084	\$949	\$1,111	\$1,256
Taxes, Ins & MI	\$1,201	\$1,175	\$1,077	\$1,255	\$1,255
<b>Total Monthly Pmt</b>	<b>\$2,344</b>	<b>\$2,258</b>	<b>\$2,026</b>	<b>\$2,366</b>	<b>\$2,511</b>

\*APR = Annual Percentage Rate

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