-S&STEXAS PROPERTIES

S&S Texas Properties, LLC 650 N Sam Houston Pkwy E, Suite 216 Houston TX 77060 Office 832-857-7789 Fax 832-422-4116

Owner Finance Terms: 2922 Rosemary Lane, Houston, TX 77093

- ▲ Property Sold at \$169,900 if using owner financing.
- ▲ \$25,485 down payment (15%) plus below title fees
- ▲ Property free and clear, not a wrap. Client will get a hard deed.
- ▲ Roll standard closing cost into the note
- ▲ Can close much faster than traditional financing (10-15 days for the norm)
- ▲ 9.5-9.9% Interest Rate Depending Lock
- ▲ Twenty-Five- or Thirty-Year Note
- ▲ Taxes, Insurance, HOA will be escrowed (NO HOA)
- ▲ Buyer Will Have Online Access to See Escrow
- ▲ Buyer to pre-pay for 1 year of insurance
- ▲ Buyer to pay for title policy and escrow 3 months of taxes
- ▲ Buyer agrees To Use Augusta REI/ Mills Escrow
- ▲ Property is Sold "As Is"
- ▲ ITIN Welcome!
- ▲ Buyer agrees to complete the owner finance documents packet within 24 hours after an executed contract is received.
- ▲ P & I at 9.5% Rate, 30 yr= \$1,214.00
- Taxes: \$170.00 (\$2,040.00 Based on Est 2020 Without Exemptions)...Taxes will go down when the property is Homesteaded... Insurance: TBA, and HOA: N/A

Estimated Monthly Payment: \$1,429.00 plus Insurance

* All transactions are negotiable pending down payment amount*

 Estimated Buyers Closing Cost: RMLO Fee: \$1,100.00
 Origination Points 3%: \$4,332.45
 Appraisal: \$450.00
 Flood Determination: \$15.00
 Plus Traditional Title Fees: TBA
 ALL THE ABOVE FEES CAN BE ROLLED INTO THE LOAN!!!

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* TITLE IS ALREADY OPENED AT *
University Title -Diana Gamez– Escrow Officer
16000 Stuebner Airline #150,
Spring TX 77379
Phone: 832-234-2210
Fax: 1-832-844-5236
Email: <u>Diana.Gamez@Utitle.com</u>

Buyer