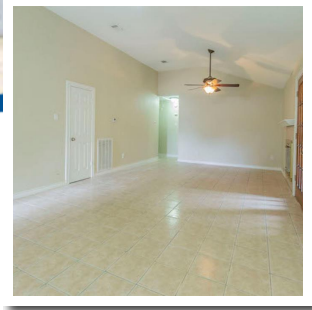
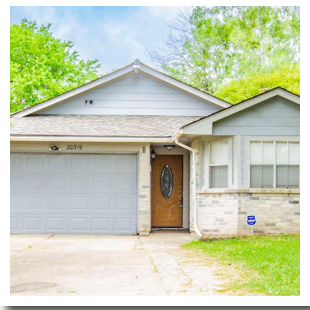


A WONDERFUL HOME

\$200,000



**20319 Greenwade Circle
Katy TX 77449**

**3 Beds / 2 Baths / 1123 SF
MLS 67734290**



Janet Davila
598149
Realtor
Office: (832) 495-8400
Cell: (832) 495-8400
janet@jcrealtyadvisors.com
har.com/janetdavila
JD Realty Advisors
3130 Grants Lake Blvd #20106 #20106
Sugar Land, TX 77479



Loan Programs	Conventional 30 Year Fixed	Conventional 30 Year Fixed	Conventional 30 Year Fixed	Conventional 15 Year Fixed
Down Payment %	5%	10%	20%	20%
Down Payment	\$10,000	\$20,000	\$40,000	\$40,000
Loan Amount	\$190,000	\$180,000	\$160,000	\$160,000
Interest Rate	5.375%	5.375%	5.500%	5.000%
APR	6.586%	6.054%	5.738%	5.400%
Principal & Interest	\$1,064	\$1,008	\$908	\$1,265
Estimated Taxes	\$300	\$300	\$300	\$300
Hazard Insurance	\$50	\$50	\$50	\$50
MI/PMI	\$138	\$62	\$0	\$0
Condo/Coop/HOA	\$0	\$0	\$0	\$0
Total Mo. Payment	\$1,552	\$1,420	\$1,258	\$1,615
Closing Costs	\$4,560	\$4,320	\$3,840	\$3,840
Pre-Paid Expenses	\$1,720	\$2,198	\$3,162	\$2,129
Cash to Close	\$16,279	\$26,517	\$47,001	\$45,968

All figures are estimates and subject to change at any time. See below for additional disclosures.

Sadaf Sultan
NMLS #180986
Branch Manager, Producing
Office: (832) 563-6659
Cell: (832) 563-6659
sadaf.sultan@academymortgage.com
http://www.LoansBySadaf.com
Academy Mortgage
1470 First Colony Blvd., Suite 102
Sugar Land, TX 77479



For illustration purposes only. Financing comparisons based on a 720 FICO score. All mortgage products are subject to credit and property approval. Rates, terms, and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Additional conditions, qualifications, and restrictions may apply. This is not an offer for extension of credit or a commitment to lend.

NMLS# 3113 | Equal Housing Lender TX 180986 | TX: 3113

The Commute



Average commute to work takes

35
MINUTES



Driving Solo

84%



Public Trans

3%



Carpool

13%



Motorcycle

0%



Walking

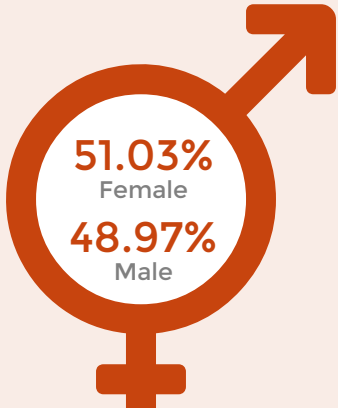
0%



Bicycle

0%

People



Median Age: **32**

Married People: **50%**

Average Family Size: **4.02**

Households w/Children: **58%**

Population of Area: **130,444**



Cost of Living



Overall Cost of Living
Compared to National Average

122%



Education

122%



Entertainment

121%



Food/Beverages

119%



Healthcare

121%



Home

122%



Utilities

116%

Schools

**BRITISH INTERNATIONAL
SCHOOL OF HOUSTON**

PRESCHOOL - 12TH GRADE

2203 N WESTGREEN BLVD, KATY,
TX

**PRIMROSE SCHOOL OF
NORTH MASON CREEK**

PRESCHOOL - 1ST GRADE

21480 PARK ROW DR, KATY, TX

**SUNDOWN ELEMENTARY
SCHOOL**

PRESCHOOL - 5TH GRADE

20100 SAUMS RD, KATY, TX

**MORTON RANCH HIGH
SCHOOL**

9TH GRADE - 12TH GRADE

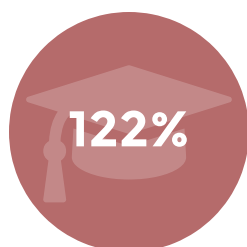
21000 FRANZ RD, KATY, TX

There are also **40 Private Schools** within a **20** mile radius.

Data is derived from many original sources including but not limited to public records, the census bureau, and local municipalities/school districts. Data is deemed accurate but not warranted.

COST OF LIVING

IN YOUR NEIGHBORHOOD



Education

The costs associated with books, supplies, college, high school, elementary school and preschool tuition.



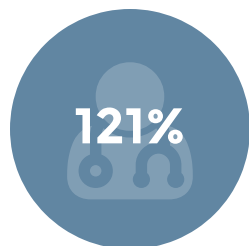
Entertainment

The costs associated with fees and admissions to clubs, movies and sporting events, television services, musical instruments, recreation and exercise equipment, and hobbies.



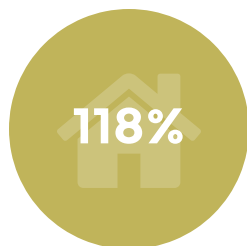
Food/Beverages

The costs associated with food at home, food away from home, restaurants, catered affairs, non-alcoholic and alcoholic beverages.



Healthcare

The costs associated with health care including: health insurance, medicare payments, medical services, prescription and non-prescription drugs and medical supplies.



Household Operations

Childcare and preschools. Also includes other household expenses like: housekeeping services and supplies, lawn care services, home security, pest control, appliance repair and rental as well as other household products and postage.



Utilities

The costs associated with utilities, fuels and public services including: natural gas, electricity, fuel oil, telephone services, water and sewerage, trash and garbage collection and septic tank cleaning.



\$968



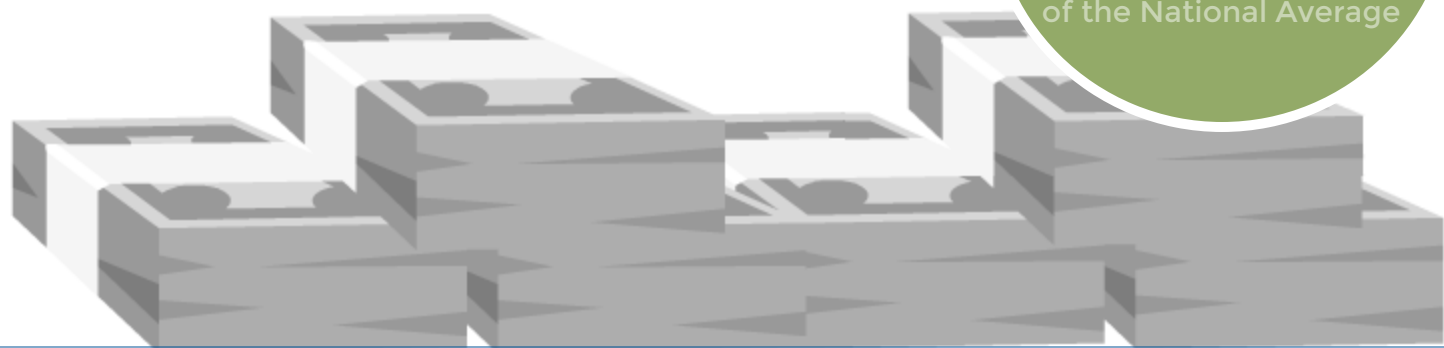
\$1157



\$1551

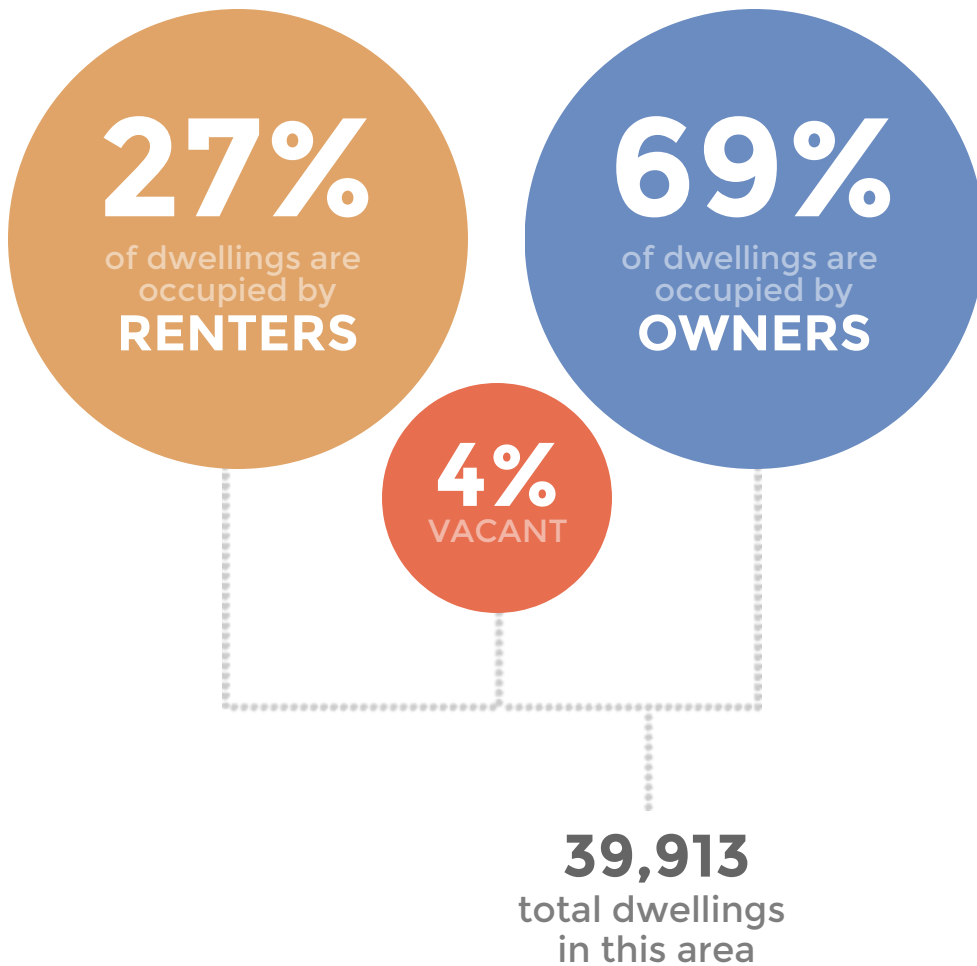
Apartment Rent

Gross estimate includes the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service.



RENT VS. OWN

IN YOUR NEIGHBORHOOD



Did you know that the concentration of renters in a neighborhood can impact property values?

Generally, a low concentration of renters and a higher percentage of owners is best for rising values.



SCHOOLS

IN YOUR NEIGHBORHOOD



<12

BRITISH INTERNATIONAL SCHOOL OF HOUSTON 2203 N WESTGREEN BLVD, KATY, TX 77449

850

STUDENTS
ENROLLED

10

STUDENTS
PER TEACHER

60

STUDENTS
PER GRADE

Instructional Expense: \$0 per pupil

Technology Measure: LOW

Distance from Address: 0.61 Miles

<1

PRIMROSE SCHOOL OF NORTH MASON CREEK 21480 PARK ROW DR, KATY, TX 77449

85

STUDENTS
ENROLLED

STUDENTS
PER TEACHER

28

STUDENTS
PER GRADE

Instructional Expense: \$0 per pupil

Distance from Address: 0.72 Miles

<5

SUNDOWN ELEMENTARY SCHOOL 20100 SAUMS RD, KATY, TX 77449

772

STUDENTS
ENROLLED

14

STUDENTS
PER TEACHER

110

STUDENTS
PER GRADE

Instructional Expense: \$4595 per pupil

Distance from Address: 0.79 Miles

9-12

MORTON RANCH HIGH SCHOOL 21000 FRANZ RD, KATY, TX 77449

2,536

STUDENTS
ENROLLED

15

STUDENTS
PER TEACHER

634

STUDENTS
PER GRADE

Instructional Expense: \$4595 per pupil

Technology Measure: MEDIUM

Distance from Address: 0.93 Miles