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	Conventional		Conventional		Conventional
Sales Price	\$375,000		\$375,000		\$375,000
Down Payment %	25.0		20.0		10.0
Annual Real Estate Taxes	\$3,132		\$3,132		\$3,132
Up Front MIP	\$0		\$0		\$2,531
Total Loan to Value %	75.0		80.0		90.0
Total Loan Amount(s)	\$281,250		\$300,000		\$337,500
Points	0.000		0.750		0.750
Product	30 Year		30 Year		30 Year
Term in months	360		360		360
1st Trust Rate	4.750%		4.750%		4.750%
2nd Trust Rate	0.000%		0.000%		0.000%
Amortization	Principal & Interest		Principal & Interest		Principal & Interest
Down Payment	\$93,750		\$75,000		\$37,500
Estimated Pre-Paid	\$2,739		\$2,070		\$5,083
Estimated Closing Costs	\$8,848		\$11,098		\$11,379
First Mortgage	\$281,250		\$300,000		\$337,500
Second Mortgage	\$0		\$0		\$0
TOTAL INVESTMENT	\$105,337		\$88,168		\$53,962
1st Trust Mortgage Payment	\$1,467		\$1,565		\$1,761
Homeowners Ins.	\$25		\$25		\$25
Monthly Real Estate Taxes	\$261		\$261		\$261
Mortgage Ins.	\$0		\$0		\$68
Second Mortgage Payment	\$0		\$0		\$0
HOA/COA Fee	\$327		\$327		\$327
TOTAL MONTHLY PAYMENT	\$2,080		\$2,178		\$2,441

To learn more about the programs above, and additional programs, please contact me at the number listed below.

Actual APR, Annual Percentage Rate may be slightly higher. Rates are subject to change without notice. Not everyone will qualify for the programs listed above.



Patrick Collins
 Vice President

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