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	Conventional	Conventional	FHA
Sales Price	\$389,900	\$389,900	\$389,900
Down Payment %	25.0	20.0	3.5
Annual Real Estate Taxes	\$2,256	\$2,256	\$2,256
Up Front MIP	\$0	\$0	\$0
Total Loan to Value %	75.0	80.0	96.5
Total Loan Amount(s)	\$292,425	\$311,920	\$376,254
Points	0.000	0.750	0.000
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	\$97,475	\$77,980	\$13,647
Estimated Pre-Paid	\$1,997	\$1,721	\$2,106
Estimated Closing Costs	\$9,087	\$11,427	\$9,087
First Mortgage	\$292,425	\$311,920	\$376,254
Second Mortgage	\$0	\$0	\$0
<b>TOTAL INVESTMENT</b>	<b>\$108,559</b>	<b>\$91,128</b>	<b>\$24,840</b>
1st Trust Mortgage Payment	\$1,525	\$1,627	\$1,963
Homeowners Ins.	\$25	\$25	\$25
Monthly Real Estate Taxes	\$188	\$188	\$188
Mortgage Ins.	\$0	\$0	\$172
Second Mortgage Payment	\$0	\$0	\$0
HOA/COA Fee	\$228	\$228	\$228
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$1,966</b>	<b>\$2,068</b>	<b>\$2,576</b>

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.*



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