

Anslie Stokes
 McEneaney & Associates
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2939 Timber Wood Way
 Herndon, VA 20171

	Conventional		Conventional		Conventional
Sales Price	\$800,000		\$800,000		\$800,000
Down Payment %	20.0		10.0		25.0
Annual Real Estate Taxes	\$5,964		\$5,964		\$5,964
Up Front MIP	\$0		\$5,400		\$0
Total Loan to Value %	80.0		90.0		75.0
Total Loan Amount(s)	\$640,000		\$720,000		\$600,000
Points	0.000		0.000		2.000
Product	30 Year		30 Year		30 Year
Term in months	360		360		360
1st Trust Rate	5.125%		5.125%		4.875%
2nd Trust Rate	0.000%		0.000%		0.000%
Amortization	Principal & Interest		Principal & Interest		Principal & Interest
Down Payment	\$160,000		\$80,000		\$200,000
Estimated Pre-Paid	\$5,306		\$10,321		\$4,711
Estimated Closing Costs	\$10,979		\$11,246		\$22,845
First Mortgage	\$640,000		\$720,000		\$600,000
Second Mortgage	\$0		\$0		\$0
TOTAL INVESTMENT	\$176,284		\$101,567		\$227,556
1st Trust Mortgage Payment	\$3,485		\$3,920		\$3,175
Homeowners Ins.	\$95		\$95		\$95
Monthly Real Estate Taxes	\$497		\$497		\$497
Mortgage Ins.	\$0		\$294		\$275
Second Mortgage Payment	\$0		\$0		\$0
HOA/COA Fee	\$0		\$0		\$0
TOTAL MONTHLY PAYMENT	\$4,077		\$4,806		\$4,042

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
 Loan Officer

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