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Sales Price	\$685,000		\$685,000		\$685,000
Down Payment %	10		10		25
Annual Real Estate Taxes	\$5,117		\$5,117		\$5,117
Home Owners Ins. (Annual)	\$852		\$852		\$852
Combined Loan To Value	90.00%		90.00%		75.00%
Loan Amount	\$616,500		\$616,500		\$513,750
Origination Fee	0.000		0.000		0.000
Discount Points	1.000		1.000		0.000
Product	30 Yrs Fix		7/1 ARM		10/1 ARM
Term in months	360		360		360
Loan Structure %	80/10/10		80/10/10		75
1st Mortgage Rate	6.500%		5.125%		5.875%
2nd Trust Rate	7.000%		7.000%		0.000%
Amortization	Principal & Interest		Interest Only		Interest Only
Down Payment	\$68,500		\$68,500		\$171,250
Estimated Pre-Paid	\$3,258		\$3,155		\$3,118
Estimated Closing Costs	\$22,266		\$22,266		\$15,901
First Mortgage	\$548,000		\$548,000		\$548,000
Second Mortgage	\$68,500		\$68,500		\$0
TOTAL INVESTMENT	\$94,024		\$93,921		\$190,269
First Mortgage Payment	\$3,464		\$2,984		\$3,039
Second Mortgage Payment	\$400		\$400		\$0
Monthly Real Estate Taxes	\$426		\$426		\$426
Monthly Homeowner's Ins.	\$71		\$71		\$71
TOTAL MONTHLY PAYMENT	\$4,361		\$3,881		\$3,536

To learn more about the programs above, and additional programs, including 100% financing, please contact Patrick Collins 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. Second mortgages are Home Equity Lines of Credit.*



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