

**Anslie Stokes**

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3519 Patterson St. NW  
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|                                 | Conventional         |  | Conventional         |  | Conventional         |
|---------------------------------|----------------------|--|----------------------|--|----------------------|
| <b>Sales Price</b>              | <b>\$899,900</b>     |  | <b>\$899,900</b>     |  | <b>\$899,900</b>     |
| <b>Down Payment %</b>           | <b>20</b>            |  | <b>30</b>            |  | <b>15</b>            |
| <b>Annual Real Estate Taxes</b> | <b>\$5,940</b>       |  | <b>\$5,940</b>       |  | <b>\$5,940</b>       |
| <b>FHA MIP</b>                  | <b>\$0</b>           |  | <b>\$0</b>           |  | <b>\$0</b>           |
| <b>Total Loan to Value</b>      | <b>80.00%</b>        |  | <b>70.00%</b>        |  | <b>85.00%</b>        |
| <b>Loan Amount</b>              | <b>\$719,900</b>     |  | <b>\$629,930</b>     |  | <b>\$719,900</b>     |
| <b>Origination Fee</b>          | <b>0.000</b>         |  | <b>0.000</b>         |  | <b>0.000</b>         |
| <b>Discount Points</b>          | <b>0.500</b>         |  | <b>1.000</b>         |  | <b>1.000</b>         |
| Product                         | 30 YR Fixed          |  | 30 YR Fixed          |  | 30 YR Fixed          |
| Term in months                  | 360                  |  | 360                  |  | 360                  |
| Loan Structure %                | 80.0%                |  | 70%                  |  | 80                   |
| 1st Mortgage Rate               | 4.875%               |  | 4.625%               |  | 5.375%               |
| 2nd Trust Rate                  | 0.000%               |  | 0.000%               |  | 5.750%               |
| Amortization                    | Principal & Interest |  | Principal & Interest |  | Principal & Interest |
| Down Payment                    | \$180,000            |  | \$269,970            |  | \$134,985            |
| Estimated Pre-Paid              | \$3,773              |  | \$3,691              |  | \$3,858              |
| Estimated Closing Costs         | \$23,799             |  | \$26,498             |  | \$28,166             |
| First Mortgage                  | \$719,900            |  | \$629,930            |  | \$719,900            |
| Second Mortgage                 | \$0                  |  | \$0                  |  | \$44,995             |
| <b>TOTAL INVESTMENT</b>         | <b>\$207,572</b>     |  | <b>\$300,159</b>     |  | <b>\$167,009</b>     |
| First Mortgage Payment          | \$3,810              |  | \$3,239              |  | \$4,031              |
| Home Owners Ins.                | \$94                 |  | \$94                 |  | \$94                 |
| Monthly Real Estate Taxes       | \$495                |  | \$495                |  | \$495                |
| Mortgage Insurance              | \$0                  |  | \$0                  |  | \$0                  |
| Second Mortgage Payment         | \$0                  |  | \$0                  |  | \$263                |
| <b>TOTAL MONTHLY PAYMENT</b>    | <b>\$4,399</b>       |  | <b>\$3,828</b>       |  | <b>\$4,883</b>       |

**To learn more about the programs above, and additional programs, 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.*



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