

Anslie Stokes

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<b>Sales Price</b>	<b>\$799,900</b>		<b>\$799,900</b>		<b>\$799,900</b>
<b>Down Payment %</b>	<b>5</b>		<b>10</b>		<b>10</b>
<b>Annual Real Estate Taxes</b>	<b>\$5,591</b>		<b>\$5,591</b>		<b>\$5,591</b>
<b>Home Owners Ins. (Annual)</b>	<b>\$650</b>		<b>\$650</b>		<b>\$650</b>
<b>Combined Loan To Value</b>	<b>95.00%</b>		<b>90.00%</b>		<b>80.00%</b>
<b>Loan Amount</b>	<b>\$759,905</b>		<b>\$719,910</b>		<b>\$719,910</b>
<b>Origination Fee</b>	<b>0.000</b>		<b>0.000</b>		<b>0.000</b>
<b>Discount Points</b>	<b>0.000</b>		<b>0.000</b>		<b>0.000</b>
Product	30 Yrs Fix		30 Yrs Fix		30 Yrs Fix
Term in months	360		360		360
Loan Structure %	80/15/5		80/10/10		80/10/10
1st Mortgage Rate	6.375%		6.375%		6.375%
2nd Trust Rate	8.000%		7.750%		7.750%
Amortization	Principal & Interest		Principal & Interest		Interest Only
Down Payment	\$39,995		\$79,990		\$79,990
Estimated Pre-Paid	\$2,846		\$2,800		\$2,800
Estimated Closing Costs	\$17,648		\$17,448		\$17,448
First Mortgage	\$639,920		\$639,920		\$639,920
Second Mortgage	\$119,985		\$79,990		\$79,990
<b>TOTAL INVESTMENT</b>	<b>\$60,489</b>		<b>\$100,238</b>		<b>\$100,238</b>
First Mortgage Payment	\$3,992		\$3,992		\$3,400
Second Mortgage Payment	\$800		\$517		\$517
Monthly Real Estate Taxes	\$466		\$466		\$466
Monthly Homeowner's Ins.	\$54		\$54		\$54
HOA or Condo Fee	\$0		\$0		\$0
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$5,312</b>		<b>\$5,029</b>		<b>\$4,436</b>

**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 25 year fixed rate loans with 5 year interest only periods.*



**Patrick A. Collins**  
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