

Anslie Stokes

McEneaney & Associates

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5127 Nebraska Ave NW
Washington, DC 20008

	FHA		Conventional		Conventional
Sales Price	\$625,000		\$625,000		\$625,000
Down Payment %	3.5		10		20
Annual Real Estate Taxes	\$5,724		\$5,724		\$5,724
FHA MIP	\$10,555		\$0		\$0
Total Loan to Value	98.19%		90.00%		80.00%
Loan Amount (MIP Financed)	\$613,680		\$562,500		\$500,000
Origination Fee	0.000		0.000		0.000
Discount Points	0.500		0.750		0.000
Product	FHA 30 YR Fixed		30 Yrs Fix		30 Yrs Fix
Term in months	360		360		360
Loan Structure %	96.5%		90%		80
1st Mortgage Rate	5.250%		5.375%		5.250%
2nd Trust Rate	0.000%		0.000%		0.000%
Amortization	Principal & Interest		Principal & Interest		Principal & Interest
Down Payment	\$21,875		\$62,500		\$125,000
Estimated Pre-Paid (w/ MIP)	\$16,693		\$6,074		\$5,908
Estimated Closing Costs	\$17,374		\$18,600		\$14,231
First Mortgage	\$613,680		\$562,500		\$500,000
Second Mortgage	\$0		\$0		\$0
TOTAL INVESTMENT	\$45,387		\$50,412		\$145,139
First Mortgage Payment	\$3,389		\$3,149		\$2,761
Home Owners Ins.	\$120		\$120		\$120
Monthly Real Estate Taxes	\$477		\$477		\$477
Mortgage Insurance	\$281		\$75		\$0
HOA or Condo Fee	\$0		\$0		\$0
TOTAL MONTHLY PAYMENT	\$4,267		\$3,821		\$3,358

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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Senior Loan Officer

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