

**Anslie Stokes**

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635 First St #103  
Alexandria, VA 22314

<b>Sales Price</b>	<b>\$599,900</b>		<b>\$599,900</b>		<b>\$599,900</b>
<b>Down Payment %</b>	<b>10</b>		<b>10</b>		<b>25</b>
<b>Annual Real Estate Taxes</b>	<b>\$5,225</b>		<b>\$5,225</b>		<b>\$5,225</b>
<b>Home Owners Ins. (Annual)</b>	<b>\$0</b>		<b>\$0</b>		<b>\$0</b>
<b>Combined Loan To Value</b>	<b>90.00%</b>		<b>90.00%</b>		<b>80.00%</b>
<b>Loan Amount</b>	<b>\$539,910</b>		<b>\$539,910</b>		<b>\$449,925</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>0.750</b>		<b>0.000</b>
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	6.750%		6.125%		6.250%
2nd Trust Rate	8.000%		8.000%		0.000%
Amortization	Principal & Interest		Interest Only		Interest Only
Down Payment	\$59,990		\$59,990		\$149,975
Estimated Pre-Paid	\$3,888		\$3,846		\$3,775
Estimated Closing Costs	\$8,633		\$12,382		\$9,770
First Mortgage	\$479,920		\$479,920		\$479,920
Second Mortgage	\$59,990		\$59,990		\$0
<b>TOTAL INVESTMENT</b>	<b>\$72,511</b>		<b>\$76,218</b>		<b>\$163,520</b>
First Mortgage Payment	\$3,113		\$2,450		\$2,343
Second Mortgage Payment	\$440		\$440		\$0
Monthly Real Estate Taxes	\$435		\$435		\$435
Monthly Homeowner's Ins.	\$0		\$0		\$0
HOA or Condo Fee	\$503		\$503		\$503
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$4,491</b>		<b>\$3,828</b>		<b>\$3,281</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 15 year fixed rate loans that are amortized over 30 years.*



**Patrick A. Collins**  
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