

**Anslie Stokes**  
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**Foggy Bottom Condo**  
**Washington, DC**

<b>Sales Price</b>	<b>\$225,000</b>	<b>\$225,000</b>	<b>\$225,000</b>
<b>Down Payment %</b>	<b>0</b>	<b>5</b>	<b>10</b>
<b>Annual Real Estate Taxes</b>	<b>\$1,395</b>	<b>\$1,395</b>	<b>\$1,395</b>
<b>Home Owners Ins. (Annual)</b>	<b>\$407</b>	<b>\$407</b>	<b>\$407</b>
<b>Combined Loan To Value</b>	<b>100.00%</b>	<b>90.00%</b>	<b>80.00%</b>
<b>Loan Amount</b>	<b>\$225,000</b>	<b>\$213,750</b>	<b>\$202,500</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>0.000</b>	<b>0.000</b>
<b>Product</b>	<b>30 Yrs Fix</b>	<b>30 Yrs Fix</b>	<b>30 Yrs Fix</b>
Term in months	360	360	360
Loan Structure %	80/20	80/15/5	80/10/10
1st Mortgage Rate	6.500%	6.375%	6.375%
2nd Trust Rate	8.750%	8.500%	8.375%
Amortization	Principal & Interest	Principal & Interest	Principal & Interest
Down Payment	\$0	\$11,250	\$22,500
Estimated Pre-Paid	\$1,102	\$1,092	\$1,083
Estimated Closing Costs	\$6,363	\$5,406	\$5,350
First Mortgage	\$180,000	\$180,000	\$180,000
Second Mortgage	\$45,000	\$33,750	\$22,500
<b>TOTAL INVESTMENT</b>	<b>\$7,465</b>	<b>\$17,748</b>	<b>\$28,933</b>
First Mortgage Payment	\$1,138	\$1,123	\$1,123
Second Mortgage Payment	\$328	\$239	\$157
Monthly Real Estate Taxes	\$116	\$116	\$116
Monthly Homeowner's Ins.	\$34	\$34	\$34
HOA or Condo Fee	\$407	\$407	\$407
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$2,023</b>	<b>\$1,919</b>	<b>\$1,837</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.*



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