HILL STREET TERRACES

PAYMENT SCENARIOS

Hill Street Terraces are located in a *USDA Loan eligible location!*
USDA Loans allow for

$0 DOWN PAYMENT

and reduced overall monthly payment!
(Subject to qualifying per USDA guidelines)

	USDA 30 YR FIXED	FHA 30 YR FIXED	CONVENTIOANL 30 YR FIXED
Purchase Price	**$775,000**	**$775,000**	**$775,000**
Down Payment	**0%** ($0)	**3.5%** ($27,125)	**10%** ($77,500)
Total Loan Amount	**$782,828**	**$760,962**	**$697,500**
Interest Rate	**6.25%**	**6.375%**	**6.75%**
Annual Percentage Rate (APR)	**6.751%**	**7.168%**	**7.04%**
Principal & interest Payment	**$4,820**	**$4,747**	**$4,523**
Estimated Property Tax	**$739**	**$739**	**$739**
Estimated Home Owners Insurance	**$125**	**$125**	**$125**
Monthly Mortgage Insurance	**$224**	**$465**	**$151**
Monthly HOA Dues	**$215 (TBD)**	**$215 (TBD)**	**$215 (TBD)**
Estimated Total Monthly Payment	**$6,123**	**$6,291**	**$5,753**

Examples based on a primary residence with 760 FICO. Your rate and payment could be higher. Rates and fees are subject to change without notice. Other terms and restrictions may apply. This is not a commitment to lend. Approval is contingent upon meeting qualification criteria, including income verification, property eligibility, and credit history.

Mike Lowe
Loan Officer
NMLS 971949
Cell - 559.900.2000
Mike@coreloans.com
www.mikelowe.com

310 James Way #210
Pismo Beach CA

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A Division of Alameda Mortgage Corporation