



COMMERCE

HOME MORTGAGE

2138 Sand Dollar Drive \$595,000

- Conventional Loans with options including as little as 3% down, No PMI and 1-year tax returns.
- Jumbo Loans up to \$3,000,000 including fixed rate, ARM's & Interest-Only options.
- FHA Loans with as little as 3.5% down, credit scores as low as 500 and streamline options.
- VA Loans with 100% financing on both purchases and refinances with credit scores as low as 550.

| Financing Notes | CONV Fixed Rate | CONV Fixed Rate | CONV Fixed Rate | CONV Fixed Rate | FHA REG Fixed Rate |
|-----------------|-----------------|-----------------|-----------------|-----------------|--------------------|
| Sales Price | \$595,000 | \$595,000 | \$595,000 | \$595,000 | \$595,000 |
| % Down | 20.00% | 15.00% | 10.00% | 5.00% | 3.50% |
| First Loan | \$476,000 | \$505,750 | \$535,500 | \$565,250 | \$584,223 |
| Term | 30 Years | 30 Years | 30 Years | 30 Years | 30 Years |
| Rate | 2.750% | 2.750% | 2.990% | 2.990% | 2.750% |
| APR* | 2.812% | 2.884% | 3.187% | 3.250% | 3.869% |

HOUSING EXPENSE

| | | | | | |
|-------------------|---------|---------|---------|---------|---------|
| First Loan P & I | \$1,943 | \$2,065 | \$2,255 | \$2,380 | \$2,385 |
| Taxes, Ins & MI | \$897 | \$948 | \$995 | \$1,048 | \$1,304 |
| Total Monthly Pmt | \$2,840 | \$3,012 | \$3,250 | \$3,428 | \$3,689 |

*APR = Annual Percentage Rate

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Commerce Home Mortgage

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Commerce Home Mortgage NMLS #1839 Financing is shown for comparison only. This is not an offer of credit or commitment to lend. Loans are subject to buyer and property qualification. Rates and fees are subject to change without notice. Cash reserves may be required for some conventional loans.