



COMMERCE HOME MORTGAGE

2408 Saybrook Place, Martinez \$778,000

- 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	\$778,000	\$778,000	\$778,000	\$778,000	\$778,000
% Down	20.00%	15.00%	10.00%	5.00%	3.50%
First Loan	\$622,400	\$661,300	\$700,200	\$739,100	\$763,908
Term	30 Years	30 Years	30 Years	30 Years	30 Years
Rate	3.375%	3.375%	3.375%	3.375%	3.125%
APR*	3.441%	3.511%	3.566%	3.634%	4.401%

HOUSING EXPENSE					
First Loan P & I	\$2,752	\$2,924	\$3,096	\$3,268	\$3,272
Taxes, Ins & MI	\$903	\$969	\$1,026	\$1,100	\$1,560
Total Monthly Pmt	\$3,655	\$3,893	\$4,121	\$4,368	\$4,832

*APR = Annual Percentage Rate

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