



# COMMERCE HOME MORTGAGE

## 108 RUSSELL DR.

- 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	\$364,000	\$364,000	\$364,000	\$364,000	\$364,000
% Down	20.00%	10.00%	5.00%	3.00%	3.50%
First Loan	\$291,200	\$327,600	\$345,800	\$353,080	\$357,407
Term	30 Years	30 Years	30 Years	30 Years	30 Years
Rate	3.250%	3.250%	3.250%	3.500%	2.750%
APR*	3.315%	3.447%	3.509%	4.115%	3.859%

### HOUSING EXPENSE

First Loan P & I	\$1,267	\$1,426	\$1,505	\$1,585	\$1,459
Taxes, Ins & MI	\$433	\$493	\$525	\$583	\$682
<b>Total Monthly Pmt</b>	<b>\$1,700</b>	<b>\$1,919</b>	<b>\$2,030</b>	<b>\$2,169</b>	<b>\$2,141</b>

\*APR = Annual Percentage Rate

### Eric Rotner

VP, Mortgage Banking

338424

☎ 925-627-2640

📠 925-788-1644

📞 925-361-3033

✉ erotner@commercemtg.com



COMMERCE  
HOME MORTGAGE

Commerce Home Mortgage

1990 N. California Blvd #650  
Walnut Creek CA 94596



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.