



COMMERCE HOME MORTGAGE

3281 Alfonso Dr, Concord \$728,000

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.

Program	30 Year Fixed 20% Down	30 Year Fixed 15% Down	30 Year Fixed 5% Down
Down Payment	\$127,600	\$95,700	\$31,900
Total Loan Amount	\$510,400	\$542,300	\$606,100
Interest Rate	2.625%	2.625%	2.750%
Principal & Interest Payment	\$2,050.02	\$2,178.15	\$2,474.35
MI (Mortgage Insurance)		\$58.75	\$131.32
Taxes	\$676.99	\$676.99	\$676.99
Insurance	\$80	\$80	\$80
Total Payment/PITI	\$2,807.01	\$2,993.89	\$3,362.66
HOA Dues			
APR (Annual Percentage Rate)	2.679%	2.752%	2.953%

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