



COMMERCE HOME MORTGAGE

122 Millbrae Court, Walnut Creek \$1,480,000

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	20% Down 30 Year Fixed	20 % Down 7/6 ARM	15% Down 30 Year Fixed
Down Payment	\$296,000	\$296,000	\$222,000
Total Loan Amount	\$1,184,000	\$1,184,000	\$1,258,000
Interest Rate	3.125%	2.750%	4.000%
Principal & Interest Payment	\$5,071.97	\$4,833.58	\$6,005.88
MI (Mortgage Insurance)			
Taxes	\$1,445.90	\$1,445.90	\$1,445.90
Insurance	\$125	\$125	\$125
Total Payment/PITI	\$6,642.87	\$6,404.48	\$7,576.78
HOA Dues			
APR (Annual Percentage Rate)	3.164%	3.045%	4.038%

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