



# COMMERCE HOME MORTGAGE

## 1719 Chestnut Street, Berkeley \$1,000,000

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	10% Down 30 Year Fixed	20% Down 7/6 ARM
Down Payment	\$200,000	\$100,000	\$200,000
Total Loan Amount	\$800,000	\$900,000	\$800,000
Interest Rate	3.125%	3.875%	2.500%
Principal & Interest Payment	\$3,427.00	\$4,232.13	\$3,160.97
MI (Mortgage Insurance)	-	-	-
Taxes	\$1,274.94	\$1,274.94	\$1,274.94
Insurance	\$105	\$105	\$105
<b>Total Payment/PITI</b>	<b>\$4,806.94</b>	<b>\$5,612.07</b>	<b>\$4,540.91</b>
HOA Dues	-	-	-
APR (Annual Percentage Rate)	3.172%	3.951%	2.780%

### Eric Rotner

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