



# COMMERCE HOME MORTGAGE

## 1955 Maybelle Drive, Pleasant Hill \$748,000

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 10% Down	30 Year Fixed 5% Down
Down Payment	\$149,600	\$74,800	\$37,400
Total Loan Amount	\$598,400	\$673,200	\$710,600
Interest Rate	3.125%	3.125%	3.125%
Principal & Interest Payment	\$2,563.40	\$2,883.82	\$3,044.04
MI (Mortgage Insurance)	-	\$95.37	\$136.20
Taxes	\$769.23	\$769.23	\$769.23
Insurance	\$85	\$85	\$85
<b>Total Payment/PITI</b>	<b>\$3,417.63</b>	<b>\$3,833.42</b>	<b>\$4,034.46</b>
HOA Dues	-	-	-
APR (Annual Percentage Rate)	3.160%	3.251%	3.276%

### Eric Rotner

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