



# COMMERCE HOME MORTGAGE

## 2551 Buena Vista Ave, Walnut Creek \$1,080,000

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 10/6 ARM
Down Payment	\$216,000	\$108,000	\$216,000
Total Loan Amount	\$864,000	\$972,000	\$864,000
Interest Rate	3.125%	3.500%	2.625%
Principal & Interest Payment	\$3,701.16	\$4,364.71	\$3,470.26
MI (Mortgage Insurance)	-	-	-
Taxes	\$1,036.89	\$1,036.89	\$1,036.89
Insurance	\$105	\$105	\$105
<b>Total Payment/PITI</b>	<b>\$4,843.05</b>	<b>\$5,506.60</b>	<b>\$4,612.15</b>
HOA Dues	-	-	-
APR (Annual Percentage Rate)	3.131%	3.539%	2.858%

### Eric Rotner

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