



COMMERCE HOME MORTGAGE

1040 Veale Ave, Martinez \$625,000

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	\$125,000	\$62,500	\$31,250
Total Loan Amount	\$500,000	\$562,500	\$593,750
Interest Rate	2.625%	2.875%	2.875%
Principal & Interest Payment	\$2,008.25	\$2,333.77	\$2,463.42
MI (Mortgage Insurance)	-	\$89.06	\$123.70
Taxes	\$661.28	\$661.28	\$661.28
Insurance	\$80	\$80	\$80
Total Payment/PITI	\$2,749.53	\$3,164.11	\$3,328.40
HOA Dues	-	-	-
APR (Annual Percentage Rate)	2.685%	3.018%	3.037%

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