



# COMMERCE HOME MORTGAGE

## 20342 Yeandle, Castro Valley \$998,000

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 - no PMI	7/6 ARM 20% Down
Down Payment	\$199,600	\$99,800	\$199,600
Total Loan Amount	\$798,400	\$898,200	\$798,400
Interest Rate	3.000%	3.375%	2.375%
Principal & Interest Payment	\$3,366.09	\$3,970.91	\$3,103.00
MI (Mortgage Insurance)	-	-	-
Taxes	\$1,032.62	\$1,032.62	\$1,032.62
Insurance	\$100	\$100	\$100
<b>Total Payment/PITI</b>	<b>\$4,498.71</b>	<b>\$5,103.53</b>	<b>\$4,230.63</b>
HOA Dues	-	-	-
APR (Annual Percentage Rate)	3.048%	3.417%	2.644%

### Eric Rotner

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