



COMMERCE HOME MORTGAGE

322 Hacienda Ave, San Lorenzo \$848,000

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 5% Down	7/6 ARM 20% Down
Down Payment	\$169,600	\$42,400	\$169,600
Total Loan Amount	\$678,400	\$805,600	\$678,400
Interest Rate	2.990%	2.990%	2.625%
Principal & Interest Payment	\$2,856.50	\$3,392.10	\$2,724.80
MI (Mortgage Insurance)		\$167.83	
Taxes	\$913.07	\$913.07	\$913.07
Insurance	\$95	\$95	\$95
Total Payment/PITI	\$3,864.58	\$4,568.01	\$3,732.87
HOA Dues	-	-	-
APR (Annual Percentage Rate)	3.039%	3.142%	2.916%

Eric Rotner

VP, Mortgage Banking

338424

📞 925-627-2640

📠 925-788-1644

📅 925-361-3033

✉ erotner@commercemtg.com



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1990 N. California Blvd #650
Walnut Creek CA 94596

