



COMMERCE HOME MORTGAGE

4081 Clayton Rd #118, Concord \$268,000

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	5% Down 30 Year Fixed
Down Payment	\$53,600	\$26,800	\$13,400
Total Loan Amount	\$214,400	\$241,200	\$254,600
Interest Rate	2.990%	2.990%	2.990%
Principal & Interest Payment	\$902.76	\$1,015.61	\$1,072.03
MI (Mortgage Insurance)	-	\$30.15	\$53.04
Taxes	\$316.69	\$316.69	\$316.69
Insurance	\$30	\$30	\$30
Total Payment/PITI	\$1,249.45	\$1,392.45	\$1,471.76
HOA Dues	\$543/month	\$543/month	\$543/month
APR (Annual Percentage Rate)	3.109%	3.163%	3.201%

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