

Change

HOME MORTGAGE

230 Manuel Court, Bay Point CA 94565
\$558,000

Program	20% Down 30 Year Fixed	10% Down 30 Year Fixed	5% Down 30 Year Fixed
Down Payment	\$111,600	\$55,800	\$27,900
Total Loan Amount	\$446,400	\$502,200	\$530,100
Interest Rate	4.375%	4.375%	4.375%
Principal & Interest Payment	\$2,228.81	\$2,507.41	\$2,646.71
MI (Mortgage Insurance)	-	\$62.78	\$106.02
Taxes	\$581.88	\$581.88	\$581.88
Insurance	\$75	\$75	\$75
Total Payment/PITI	\$2,885.69	\$3,227.06	\$3,409.61
HOA Dues	\$330/month	\$330/month	\$330/month
APR (Annual Percentage Rate)	4.429%	4.485%	4.520%

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- 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, ARMs, and 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



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