

# Change

## HOME MORTGAGE

**2901 Hilltop Road, Concord CA 94520**  
**\$598,000**

| Program                      | 20% Down<br>30 Year Fixed | 10% Down<br>30 Year Fixed | 5% Down<br>30 Year Fixed |
|------------------------------|---------------------------|---------------------------|--------------------------|
| Down Payment                 | \$105,000                 | \$52,500                  | \$26,250                 |
| Total Loan Amount            | \$420,000                 | \$472,500                 | \$498,750                |
| Interest Rate                | 4.125%                    | 4.125%                    | 4.125%                   |
| Principal & Interest Payment | \$2,035.53                | \$2,289.97                | \$2,417.19               |
| MI (Mortgage Insurance)      | -                         | \$59.06                   | \$99.75                  |
| Taxes                        | \$557.90                  | \$557.90                  | \$557.90                 |
| Insurance                    | \$75                      | \$75                      | \$75                     |
| <b>Total Payment/PITI</b>    | <b>\$2,668.42</b>         | <b>\$2,981.93</b>         | <b>\$3,149.84</b>        |
| HOA Dues                     | -                         | -                         | -                        |
| APR (Annual Percentage Rate) | 4.183%                    | 4.241%                    | 4.276%                   |

### Eric Rotner

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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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