



When You're Looking for...

Home Loan Options

**WE HAVE THE BEST VIEW**

Nationwide HB Conforming • Jumbo • Conforming • FHA • USDA • VA • Portfolio  EQUAL HOUSING LENDER

**Purchase Price \$240,265.00**

Rates are base on a 30 Day Lock on Rate Sheet Dated: 8/12/2022

**% Of Purchase Price Down**

	<b>3% Down</b>	<b>5% Down</b>	<b>10% Down</b>	<b>15% Down</b>	<b>20% Down</b>	<b>25% Down</b>	<b>30% Down</b>
Down Payment							
Loan Amount	\$233,057.05	\$228,251.75	\$216,238.50	\$204,225.25	\$192,212.00	\$180,198.75	\$168,185.50
Cash Down	\$7,207.95	<b>\$12,013.25</b>	\$24,026.50	\$36,039.75	\$48,053.00	\$60,066.25	<b>\$72,079.50</b>
*Mortgage Ins.	\$104.88	\$85.59	\$59.47	\$23.83	\$0.00	\$0.00	\$0.00

**\$60,066.25** Less money down and get best % interest rate and keep money in Fidelity portfolio earning income

\*\* Mortgage insurance on Conforming Loans falls off by principal reduction payments and home appreciation

**Note:** By making additional principal payments each money you are eligible to Recast your loan for \$150 at UWM

**PI & MI Payment**

Interest Rate	5.151%	<b>4.986%</b>	5.151%	5.151%	6.379%	5.759%	5.388%
**Home Ready	\$1,377.58	<b>\$1,306.44</b>	\$1,240.32	\$1,139.08	\$1,199.66	\$1,052.62	\$943.16
**Home Possible	\$1,377.58	<b>\$1,306.44</b>	\$1,240.32	\$1,139.08	\$1,199.66	\$1,052.62	\$943.16

\*\* \$79,841 Annual Income Cap on Home Ready and Home Possible (80% of the Median Household Income)

Interest Rate	N/A	6.189%	6.448%	6.448%	6.555%	5.708%	<b>5.346%</b>
Conforming	N/A	\$1,481.93	\$1,418.86	\$1,307.69	\$1,221.87	\$1,046.79	\$938.75