



**Finance Options**  
*Prepared for Jack and Rose Dawson*

<b>Mortgage type:</b>	<b>FHA Fixed 30 years</b>	<b>Conv Fixed 30 years</b>	<b>VA Fixed 30 years</b>
<b>Sales price:</b>	<b>\$244,950</b>	<b>\$244,950</b>	<b>\$244,950</b>
Loan amount:	240,513	220,455	250,216
Financed MIP/FF:	4,137		5,266
Interest rate	4.25%	4.0%	4.0%
APR	5.282%	4.352%	4.192%
<b>Second mortgage/DPA:</b>			
Rate on second			
APR			
P & I	1,183.18	1,052.49	1,194.57
Payment on second	0.00	0.00	0.00
Mortgage insurance	165.91	80.83	
Property taxes	255.17	255.17	255.17
Hazard insurance	71.42	71.42	71.42
HOA Dues & Bond pmts			
<b>Total Payment:</b>	<b>\$1,675.68</b>	<b>\$1,459.90</b>	<b>\$1,521.16</b>
Down payment	8,574	24,495	
Orig fee/disc pts	0	2,205	0
Other closing costs	2,097	2,261	1,561
Prepaid costs	3,022	2,965	3,014
Less credit			
Less DPA			
<b>Total cash:</b>	<b>\$13,693</b>	<b>\$31,926</b>	<b>\$4,575</b>
<b>Change in payment:</b>		<b>\$216 less</b>	<b>\$155 less</b>
<b>Change in cash:</b>		<b>\$18,232 more</b>	<b>\$9,119 less</b>

This information is not intended to be an indication of loan qualification, loan approval, or a commitment to lend. It is also not intended to be a quote of guaranteed interest rates or closing costs. On ARM transactions, the APR may increase after closing.

All figures are estimates as of 11/13/2015.

NMLS#, 444444x

If you have any questions, or if you would like to discuss financing options, call...

**Thor**

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