



412 NANCY, BRIDGE CITY, TEXAS 77611

GET PRE APPROVED FOR THIS PROPERTY TODAY!
Call Renee Glover at 409-898-2000 or Weekends 409-284-0891
Apply Online: WWW.RENEEGLOVER.COM

Loan Program:	<i>FHA</i>		<i>USDA</i>	
Purchase Price		\$ 124,000.00		\$ 124,000.00
Down Payment	3.50%	\$ 4,340.00	0%	\$ -
Loan Amount		\$ 120,856.60		\$ 128,340.00
MIP or FF	1%	\$ 1,196.60	3.50%	\$ 4,340.00
Interest Rate		5.25%		5.25%
Term		360		360
Loan to Value		96.50%		103.50%

Housing Expense:				
Monthly Payment		\$ 667.37		\$ 708.70
Home Insurance Est		\$ 155.00		\$ 155.00
Estimated Tax		\$ 75.01		\$ 75.01
Monthly MIP		\$ 89.17		\$ -
Housing Expense		\$ 986.55		\$ 938.71

Cash To Close:				
Closing Costs		\$ 4,545.60		\$ 4,632.40
Prepays		\$ 2,579.90		\$ 2,671.93
Down Payment		\$ 4,340.00		\$ -
Cash to Close		\$ 11,465.50		\$ 7,304.33
APR		6.209%		5.803%

WHAT IF? Seller Concession negotiated of \$4000 towards Buyers Closing Costs?

Cash to Close	\$ 11,465.50	\$ 7,304.33
Possible Seller Concessions	\$ (4,000.00)	\$ (4,000.00)
Buyers Final Cash at Closing	\$ 7,465.50	\$ 3,304.33

This estimate anticipates 1% origination, new survey purchased and seller paying for title policy and \$4000 in seller concessions.

The Cash to Close statement above is presented as an estimate of the total funds the prospective borrower could pay at the close of escrow. This is not a loan statement, nor is it a guarantee of any funds. This statement is based solely on estimated figures and information available at the time of preparation. Rates subject to change.