



# 23514 Harpergate Dr

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Welcome to the community of Birnam Wood in Spring!

This charming one story features recent renovations AND A WORKSHOP! The gorgeous fireplace feature is the perfect focal point for the spacious living space, and includes lots of natural light. You will love cooking in the beautifully updated kitchen with the upgraded appliances. Enjoy a day out at the neighborhood pool, tennis courts, or kid friendly park. Home features: luxury vinyl plank throughout, whole home water filtration system, new cabinetry, updated double pane windows, blown in insulation, and updated duct work. This home provides an excellent combination of modern and traditional features that is sure to appeal to every buyer. We would love for you to come visit this home and see what it has to offer. You wont be disappointed!

Financing	FHA REG	VA	CONV	CONV	CONV
Notes	Fixed Rate	Fixed Rate	Fixed Rate	Fixed Rate	Fixed Rate
Sales Price	\$240,000	\$240,000	\$240,000	\$240,000	\$240,000
% Down	3.50%	0.00%	5.00%	10.00%	20.00%
First Loan	\$235,653	\$245,160	\$228,000	\$216,000	\$192,000
Term	30 Years	30 Years	30 Years	30 Years	30 Years
Rate	6.000%	6.000%	6.125%	6.125%	6.125%
APR*	6.812%	6.327%	6.731%	6.551%	6.213%

#### CASH TO CLOSE

Down Payment	\$8,400	\$0	\$12,000	\$24,000	\$48,000
Closing Costs	\$2,945	\$3,223	\$3,394	\$3,358	\$3,286
Prepays/Impounds	\$3,545	\$3,568	\$4,608	\$4,176	\$3,447
<b>Total \$ Required</b>	<b>\$14,890</b>	<b>\$6,791</b>	<b>\$20,002</b>	<b>\$31,534</b>	<b>\$54,733</b>

#### HOUSING EXPENSE

First Loan P & I	\$1,413	\$1,470	\$1,385	\$1,312	\$1,167
Taxes, Ins & MI	\$520	\$414	\$593	\$526	\$414
<b>Total Monthly Pmt</b>	<b>\$1,933</b>	<b>\$1,884</b>	<b>\$1,978</b>	<b>\$1,838</b>	<b>\$1,581</b>

\*APR = Annual Percentage Rate

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