



# 1022 Calendula Circle, Billings, MT

\$365,000



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As you approach this quality custom built home, you will immediately notice the above par, designer landscaping as well as the extra details which makes this home truly special.

The backyard, also designed by a professional landscaper has a beautiful shade pergola and a extra large patio area to entertain friends and family. Main floor living with a formal foyer, vaulted ceilings, a skylight, bench window seat, and quality tile/ wood laminate floors in living area, master suite as well as a laundry room for easy living. The basement is expansive with a gas fireplace, built in office area and a huge storage area. But lets not forget the oversized, completely finished garage (almost a four-car) with a front to back garage door for easy access of vehicles or toys. This well taken care of custom home is ready for you to move in.

Financing Notes	VA Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$365,000	\$365,000	\$365,000
% Down	0.00%	5.00%	20.00%
First Loan	\$372,847	\$346,750	\$292,000
Term	30 Years	30 Years	30 Years
Rate	3.375%	3.990%	3.990%
APR*	3.574%	4.374%	4.050%

## CASH TO CLOSE

Down Payment	\$0	\$18,250	\$73,000
Closing Costs	\$2,274	\$2,896	\$2,896
Prepays/Impounds	\$2,857	\$2,908	\$2,818
Lender Credit	-\$503	-\$1,133	-\$224
<b>Total \$ Required</b>	<b>\$4,628</b>	<b>\$22,921</b>	<b>\$78,490</b>

## HOUSING EXPENSE

First Loan P & I	\$1,648	\$1,653	\$1,392
Taxes, Ins & MI	\$360	\$530	\$360
<b>Total Monthly Pmt</b>	<b>\$2,008</b>	<b>\$2,184</b>	<b>\$1,752</b>

\*APR = Annual Percentage Rate



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**Kim Wallinder Moffet**  
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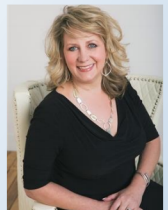


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