



CHANGE IMAGE AT LEFT

Upgraded Oceanside Townhome

1505 Circle Ranch Way #54



CHANGE IMAGE AT LEFT

SERENE SETTING

This home is located in a country neighborhood with low maintenance landscaping and plenty of room for outdoor recreation (on property and near Guajome Park). Upgraded with granite counter tops and tile in the kitchen and bathrooms and hardwood floor in the living room. 3 BR, 2.5 bathrooms and a two car garage. Ample guest parking across the street.

Financing Notes	CONV Fixed Rate	VA Fixed Rate	FHA REG Fixed Rate
Sales Price	\$385,000	\$385,000	\$385,000
% Down	10.00%	0.00%	3.50%
First Loan	\$346,500	\$393,277	\$378,026
Term	30 Years	30 Years	30 Years
Rate	3.750%	3.500%	3.500%
APR*	4.171%	3.725%	4.137%

CASH TO CLOSE			
Down Payment	\$38,500	\$0	\$13,475
Closing Costs	\$8,063	\$6,226	\$4,626
Prepays/Impounds	\$3,663	\$3,273	\$3,667
Total \$ Required	\$50,226	\$9,499	\$21,768

HOUSING EXPENSE			
First Loan P & I	\$1,605	\$1,766	\$1,698
Taxes, Ins & MI	\$617	\$473	\$643
Homeowners Assoc.	\$250	\$250	\$250
Total Monthly Pmt	\$2,472	\$2,489	\$2,591

*APR = Annual Percentage Rate



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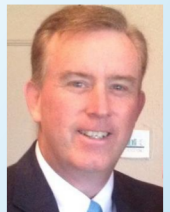


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