



# Upgraded Oceanside Townhome

1505 Circle Ranch Way #54



CHANGE IMAGE AT LEFT



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	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$385,000	\$385,000	\$385,000
% Down	3.50%	0.00%	10.00%
First Loan	\$378,026	\$393,277	\$346,500
Term	30 Years	30 Years	30 Years
Rate	3.500%	3.500%	3.750%
APR*	4.164%	3.757%	4.156%

CASH TO CLOSE			
Down Payment	\$13,475	\$0	\$38,500
Closing Costs	\$7,447	\$8,610	\$8,901
Prepays/Impounds	\$2,464	\$2,358	\$2,460
<b>Total \$ Required</b>	<b>\$23,386</b>	<b>\$10,968</b>	<b>\$49,861</b>

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

\*APR = Annual Percentage Rate



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