

# 5904 Mount Eagle Drive #1515 Alexandria, VA 22303

## Anslie Stokes & Dana Zalowski



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|                                 | Conventional 20% Down | Conventional 10% Down | Conventional 5% Down |
|---------------------------------|-----------------------|-----------------------|----------------------|
| <b>Sales Price</b>              | <b>\$315,000</b>      | <b>\$315,000</b>      | <b>\$315,000</b>     |
| <b>Down Payment %</b>           | <b>20.00</b>          | <b>10.00</b>          | <b>5.00</b>          |
| <b>Annual Real Estate Taxes</b> | <b>\$3,454</b>        | <b>\$3,454</b>        | <b>\$3,454</b>       |
| <b>HOA (annual)</b>             | <b>\$8,060</b>        | <b>\$8,060</b>        | <b>\$8,060</b>       |
| <b>Base Loan Amount</b>         | <b>\$252,000</b>      | <b>\$283,500</b>      | <b>\$299,250</b>     |
| <b>Total Loan Amounts</b>       | <b>\$252,000</b>      | <b>\$283,500</b>      | <b>\$299,250</b>     |
| <b>Origination Points</b>       | <b>0.000</b>          | <b>0.000</b>          | <b>0.000</b>         |
| <b>Discount Points</b>          | <b>0.000</b>          | <b>0.000</b>          | <b>0.000</b>         |
| Loan Program                    | 30 Year Fixed         | 30 Year Fixed         | 30 Year Fixed        |
| Term in months                  | 360                   | 360                   | 360                  |
| 1st Mortgage Rate               | <b>4.125%</b>         | <b>4.125%</b>         | <b>4.125%</b>        |
| <b>APR</b>                      | <b>4.163%</b>         | <b>4.306%</b>         | <b>4.377%</b>        |
| 2nd Mortgage Rate               | 0.000%                | 0.000%                | 0.000%               |
| Amortization                    | Principal & Interest  | Principal & Interest  | Principal & Interest |
| Down Payment                    | \$63,000              | \$31,500              | \$15,750             |
| Estimated Pre-Paid              | \$3,011               | \$3,062               | \$3,075              |
| Upfront MIP (financed)          | \$0                   | \$0                   | \$0                  |
| Estimated Closing Costs         | \$6,309               | \$6,414               | \$6,467              |
| First Mortgage                  | \$252,000             | \$283,500             | \$299,250            |
| Second Mortgage                 | \$0                   | \$0                   | \$0                  |
| <b>TOTAL INVESTMENT</b>         | <b>\$72,320</b>       | <b>\$40,976</b>       | <b>\$25,292</b>      |
| First Mortgage Payment          | \$1,221               | \$1,374               | \$1,450              |
| Second Mortgage Payment         | \$0                   | \$0                   | \$0                  |
| Monthly Real Estate Taxes (est) | \$288                 | \$288                 | \$288                |
| Monthly Homeowner's Ins. (est)  | \$30                  | \$30                  | \$30                 |
| PMI                             | \$0                   | \$71                  | \$102                |
| HOA or Condo Fee                | \$672                 | \$672                 | \$672                |
| <b>TOTAL MONTHLY PAYMENT</b>    | <b>\$ 2,211</b>       | <b>\$ 2,434</b>       | <b>\$ 2,542</b>      |

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Actual APR (Annual Percentage Rate) may be higher. Rates and programs are subject to change without notice.



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