

**223 S West Street
Alexandria, VA 22314**

The Stokes Group



McEneaney Associates
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	20% Down	15% Down No MI	10% Down No MI
Sales Price	\$849,000	\$849,000	\$849,000
Down Payment %	20.00	15.00	10.00
Annual Real Estate Taxes	\$8,513	\$8,513	\$8,513
HOA (annual)	\$0	\$0	\$0
Base Loan Amount	\$679,200	\$721,650	\$764,100
Total Loan Amounts	\$679,200	\$721,650	\$764,100
Origination Points	0.000	0.000	0.000
Discount Points	0.000	0.000	0.000
Loan Program	30 Year Fixed	30 Year Fixed	30 Year Fixed
Term in months	360	360	360
1st Mortgage Rate	4.250%	4.375%	5.250%
APR	4.287%	4.390%	5.287%
2nd Mortgage Rate	0.000%	0.000%	0.000%
Amortization	Principal & Interest	Principal & Interest	Principal & Interest
Down Payment	\$169,800	\$127,350	\$84,900
Estimated Pre-Paid	\$7,041	\$7,152	\$7,503
Upfront MIP (financed)	\$0	\$0	\$0
Estimated Closing Costs	\$12,511	\$12,653	\$12,795
First Mortgage	\$679,200	\$721,650	\$764,100
Second Mortgage	\$0	\$0	\$0
TOTAL INVESTMENT	\$189,352	\$147,155	\$105,198
First Mortgage Payment	\$3,341	\$3,603	\$4,219
Second Mortgage Payment	\$0	\$0	\$0
Monthly Real Estate Taxes (est)	\$709	\$709	\$709
Monthly Homeowner's Ins. (est)	\$100	\$100	\$100
PMI	\$0	\$0	\$0
HOA or Condo Fee	\$0	\$0	\$0
TOTAL MONTHLY PAYMENT	\$ 4,151	\$ 4,413	\$ 5,029

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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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