

**2421 N Capitol St NE  
Washington, DC 20002**

**The Stokes Group**



**McEneaney Associates  
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	<b>20% Down</b>	<b>15% Down No MI</b>	<b>10% Down No MI</b>
<b>Sales Price</b>	<b>\$900,000</b>	<b>\$900,000</b>	<b>\$900,000</b>
<b>Down Payment %</b>	<b>20.00</b>	<b>15.00</b>	<b>10.00</b>
<b>Annual Real Estate Taxes</b>	<b>\$6,205</b>	<b>\$6,205</b>	<b>\$6,205</b>
<b>HOA (annual)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Base Loan Amount</b>	<b>\$720,000</b>	<b>\$765,000</b>	<b>\$810,000</b>
<b>Total Loan Amounts</b>	<b>\$720,000</b>	<b>\$765,000</b>	<b>\$810,000</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>4.875%</b>	<b>4.875%</b>	<b>5.375%</b>
<b>APR</b>	<b>4.899%</b>	<b>4.908%</b>	<b>5.408%</b>
2nd Mortgage Rate	0.000%	0.000%	0.000%
Amortization	Principal & Interest	Principal & Interest	Principal & Interest
Down Payment	\$180,000	\$135,000	\$90,000
Estimated Pre-Paid	\$5,602	\$5,693	\$5,850
Upfront MIP (financed)	\$0	\$0	\$0
Estimated Closing Costs	\$22,957	\$22,957	\$22,957
First Mortgage	\$720,000	\$765,000	\$810,000
Second Mortgage	\$0	\$0	\$0
<b>TOTAL INVESTMENT</b>	<b>\$208,559</b>	<b>\$163,650</b>	<b>\$118,807</b>
First Mortgage Payment	\$3,810	\$4,048	\$4,536
Second Mortgage Payment	\$0	\$0	\$0
Monthly Real Estate Taxes (est)	\$517	\$517	\$517
Monthly Homeowner's Ins. (est)	\$100	\$100	\$100
PMI	\$0	\$66	\$103
HOA or Condo Fee	\$0	\$0	\$0
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$ 4,427</b>	<b>\$ 4,732</b>	<b>\$ 5,256</b>

**Washington's Leading Direct Mortgage Lender**

**Atlantic Coast Mortgage, LLC is an Equal Opportunity Lender**

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



**ATLANTIC COAST  
MORTGAGE**

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Fairfax, VA 22030

NMLS ID # 643114 [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)

**Eric Boutcher**  
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