

# 1418 W St NW #304 Washington, DC 20009

## The Stokes Group



**McEneaney Associates**  
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	20% Down	15% Down No MI	10% Down No MI
<b>Sales Price</b>	<b>\$600,000</b>	<b>\$600,000</b>	<b>\$600,000</b>
<b>Down Payment %</b>	<b>20.00</b>	<b>15.00</b>	<b>10.00</b>
<b>Annual Real Estate Taxes</b>	<b>\$4,260</b>	<b>\$4,260</b>	<b>\$4,260</b>
<b>HOA (annual)</b>	<b>\$5,700</b>	<b>\$5,700</b>	<b>\$5,700</b>
<b>Base Loan Amount</b>	<b>\$480,000</b>	<b>\$510,000</b>	<b>\$540,000</b>
<b>Total Loan Amounts</b>	<b>\$480,000</b>	<b>\$510,000</b>	<b>\$540,000</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>4.750%</b>	<b>4.875%</b>	<b>4.875%</b>
<b>APR</b>	<b>4.795%</b>	<b>4.982%</b>	<b>5.063%</b>
2nd Mortgage Rate	0.000%	0.000%	0.000%
Amortization	Principal & Interest	Principal & Interest	Principal & Interest
Down Payment	\$120,000	\$90,000	\$60,000
Estimated Pre-Paid	\$2,534	\$3,236	\$3,301
Upfront MIP (financed)	\$0	\$0	\$0
Estimated Closing Costs	\$16,787	\$16,787	\$16,787
First Mortgage	\$480,000	\$510,000	\$540,000
Second Mortgage	\$0	\$0	\$0
<b>TOTAL INVESTMENT</b>	<b>\$139,321</b>	<b>\$110,023</b>	<b>\$80,088</b>
First Mortgage Payment	\$2,504	\$2,699	\$2,858
Second Mortgage Payment	\$0	\$0	\$0
Monthly Real Estate Taxes (est)	\$355	\$355	\$355
Monthly Homeowner's Ins. (est)	\$100	\$100	\$100
PMI	\$0	\$64	\$99
HOA or Condo Fee	\$475	\$475	\$475
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$ 3,434</b>	<b>\$ 3,693</b>	<b>\$ 3,887</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.



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**Eric Boutcher**  
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