

11845 Beekman Place Potomac, MD 20854

The Stokes Group



McEneaney Associates
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	20% Down	15% Down No MI	10% Down No MI
Sales Price	\$1,075,000	\$1,075,000	\$1,075,000
Down Payment %	20.00	15.00	10.00
Annual Real Estate Taxes	\$10,237	\$10,237	\$10,237
HOA (annual)	\$0	\$0	\$0
Base Loan Amount	\$860,000	\$913,750	\$967,500
Total Loan Amounts	\$860,000	\$913,750	\$967,500
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	4.500%	4.500%	5.250%
APR	4.520%	4.540%	5.314%
2nd Mortgage Rate	0.000%	0.000%	0.000%
Amortization	Principal & Interest	Principal & Interest	Principal & Interest
Down Payment	\$215,000	\$161,250	\$107,500
Estimated Pre-Paid	\$7,693	\$7,793	\$8,190
Upfront MIP (financed)	\$0	\$0	\$0
Estimated Closing Costs	\$22,588	\$22,588	\$22,588
First Mortgage	\$860,000	\$913,750	\$967,500
Second Mortgage	\$0	\$0	\$0
TOTAL INVESTMENT	\$245,281	\$191,631	\$138,278
First Mortgage Payment	\$4,357	\$4,630	\$5,343
Second Mortgage Payment	\$0	\$0	\$0
Monthly Real Estate Taxes (est)	\$853	\$853	\$853
Monthly Homeowner's Ins. (est)	\$123	\$123	\$123
PMI	\$0	\$0	\$0
HOA or Condo Fee	\$0	\$0	\$0
TOTAL MONTHLY PAYMENT	\$ 5,334	\$ 5,606	\$ 6,319

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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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