

## Five Financing Options

Here are three options for financing this home. There are many other possibilities as well.

|                       | <u>5% dn, 30yr</u> | <u>5% dn, ARM</u> | <u>10% dn, 30yr</u> | <u>10% dn, ARM</u> | <u>20% dn, 30yr</u> |
|-----------------------|--------------------|-------------------|---------------------|--------------------|---------------------|
| <b>Purchase Price</b> | \$249,500          | \$249,500         | \$249,500           | \$249,500          | \$249,500           |
| <b>Down Pmt</b>       | \$13,995           | \$13,995          | \$27,990            | \$27,990           | \$55,980            |
| <b>Loan 1 amt</b>     | \$223,920          | \$223,920         | \$223,920           | \$223,920          | \$223,920           |
| <b>Loan 1 type</b>    | Fully Amort        | Fully Amort       | Fully Amort         | Fully Amort        | Fully Amort         |
| <b>True Note Rate</b> | 6.125%             | 5.875%            | 6.000%              | 5.750%             | 5.875%              |
| <b>APR Rate</b>       | 6.155%             | 5.987%            | 6.030%              | 5.862%             | 5.905%              |
| <b>Years</b>          | 30                 | 30                | 30                  | 30                 | 30                  |
| <b>LTV</b>            | 80%                | 80%               | 80%                 | 80%                | 80%                 |
| <b>Loan 2 amt</b>     | \$37,485           | \$37,485          | \$24,990            | \$24,990           | 0                   |
| <b>Loan 2 Type</b>    | Fully Amort        | Fully Amort       | Fully Amort         | Fully Amort        | None                |
| <b>True Note Rate</b> | 8.250%             | 8.250%            | 8.250%              | 8.250%             | -                   |
| <b>APR Rate</b>       | 8.278%             | 8.278%            | 8.278%              | 8.278%             | -                   |
| <b>Years</b>          | 30                 | 30                | 30                  | 30                 | -                   |
| <b>LTV</b>            | 15%                | 15%               | 10%                 | 10%                | 0%                  |
| <b>Loan 1 Pmt</b>     | \$1218.62          | \$1196.95         | \$1202.48           | \$1180.94          | 1186.44             |
| <b>Loan 1 PMI</b>     | \$214.15           | \$214.15          | 0                   | 0                  | 0                   |
| <b>Loan 2 Pmt</b>     | \$282.35           | 282.35            | 188.23              | 188.23             | 0                   |
| <b>Subtotal</b>       | \$1,715.12         | \$1693.45         | \$1390.71           | \$1369.17          | \$1186.44           |
| <b>Taxes</b>          | \$415.00           | \$415.00          | \$415.00            | \$415.00           | \$415.00            |
| <b>Insurance</b>      | \$77.17            | \$77.17           | \$77.17             | \$77.17            | \$77.17             |
| <b>TOTAL</b>          | <b>\$2207.29</b>   | <b>\$2185.61</b>  | <b>\$1882.88</b>    | <b>\$1861.34</b>   | <b>\$1678.61</b>    |

Please contact John West at Stellar Capital at 678-539-8088 for more information on financing this property.