

PRICE DROP: 0180 TENNIS CLUB ROAD UNIT #1647, KEYSTONE, CO 80435



Listed By Mandy Sherar
The Lloyd Group

List Price: \$1,139,000
3 Bed | 3 Bath | 1,649 SQFT



*Listing Questions?
Contact Mandy Sherar*



(970) 389-5072

Mandy@MandyRE.com



Estimated
Loan Rate: 6.75%*

*Advertised Rates are based on a Conventional Rate Loan on a Single Family Primary Residence located in Colorado, 740 FICO score and 80% LTV. 30 Year Fixed Rate/7.2183 % APR and estimated on 6.29.2022.



MANDY SHERAR

<https://mcedge.tv/bh1vvl>**Jeannette Thompson**

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Happy Day! Here are 3 Purchase Scenarios for buying your listing at Keystone, CO.

Summary | Quote Date - 06/28/2022

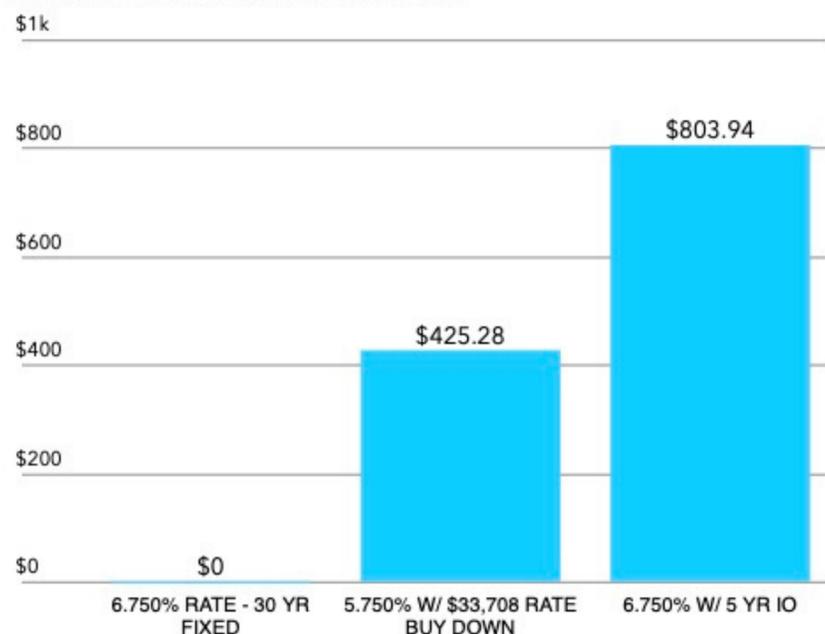
	6.750% RATE - 30 YR FIXED	5.750% w/ \$33,708 Rate Buy Down	6.750% w/ 5 YR IO
Purchase Price:	\$1,139,000	\$1,172,708	\$1,139,000
Loan Amount:	\$933,748	\$960,871	\$933,748
Interest Rate:	6.750%	5.750%	6.750%
APR:	*6.934%	*5.919%	*6.925%
Term (mos):	360	360	360
Payment:	\$8,013.06	\$7,587.78	\$7,209.12
Cash To Close:	\$227,800.00	\$234,541.60	\$227,800.00
Monthly Savings	\$0.00	\$425.28	\$803.94
1st Total Interest Percentage:	133.500%	110.090%	141.020%
1st Loan 5 yr Cost:	\$380,949.20	\$354,420.90	\$332,712.80
Savings(60 mth):	\$8,949	\$47,838	\$0
Freedom Pt 1:	30.00 yrs	30.00 yrs	30.00 yrs

* DISCLOSURE: The results above are based on (i) information provided by you, (ii) estimates of interest rates, your ability to save, your tax bracket, closing costs and other amounts, (iii) currently available loan programs and (iv) information and assumptions discussed with your advisor, all of which might change over time.

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Monthly Payment Difference

MONTHLY PAYMENT DIFFERENCE



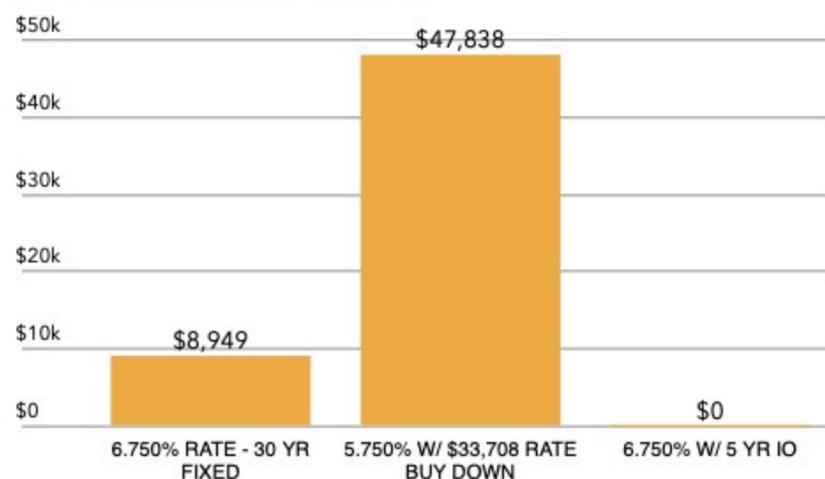
	6.750% RATE - 30 YR FIXED	5.750% w/ \$33,708 Rate Buy Down	6.750% w/ 5 YR IO
Loan Amount:	\$933,748	\$960,871	\$933,748
Interest Rate:	6.750%	5.750%	6.750%
*APR:	6.934%	5.919%	6.925%
Amortization Type:	Fixed	Fixed	ARM
Term (mos):	360	360	360
Mtg Insurance:	\$0.00	\$0.00	\$0.00
Payment:	\$8,013.06	\$7,587.78	\$7,209.12
Total Payment:	\$8,013.06	\$7,587.78	\$7,209.12

Property Appreciation: 6% Tax Bracket: 0%

This section overviews an estimate of your monthly payments for each prospective mortgage plan. Note that the payment may include all applicable taxes and insurance.

60 Months Analysis

SAVINGS OVER 60 MONTHS



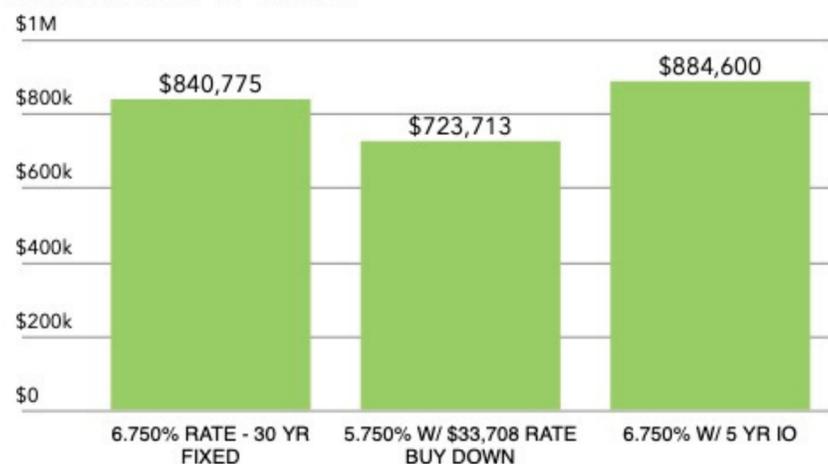
	6.750% RATE - 30 YR FIXED	5.750% w/ \$33,708 Rate Buy Down	6.750% w/ 5 YR IO
Total P&I Pmt:	\$363,376	\$336,443	\$315,140
Principal Paid:	\$57,185	\$69,546	\$0
Balance Remain:	\$876,563	\$891,326	\$933,748
Int & MI Paid:	\$306,191	\$266,897	\$315,140
Closing/Points:	\$17,573	\$17,978	\$17,573
Total Cost:	\$323,764	\$284,875	\$332,713
Net Savings:	\$8,949	\$47,838	\$0

This section overviews an estimate of short term payments for each prospective mortgage plan

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15 Years Analysis

INTEREST IN 15 YEARS



	6.750% RATE - 30 YR FIXED	5.750% w/ \$33,708 Rate Buy Down	6.750% w/ 5 YR IO
Home Value:	\$2,729,680	\$2,810,463	\$2,729,680
Loan Balance:	\$684,395	\$675,255	\$729,044
Equity:	\$2,045,285	\$2,135,208	\$2,000,636
Total Principal:	\$249,353	\$285,617	\$204,704
Total PITI:	\$1,442,351	\$1,365,800	\$1,441,526
Total Int & MI:	\$840,775	\$723,713	\$884,600

Property Appreciation: 6% Tax Bracket: 0%

This section overviews an estimate of your long term payments for each prospective mortgage plan.

Payment Breakdown

PAYMENT BREAKDOWN

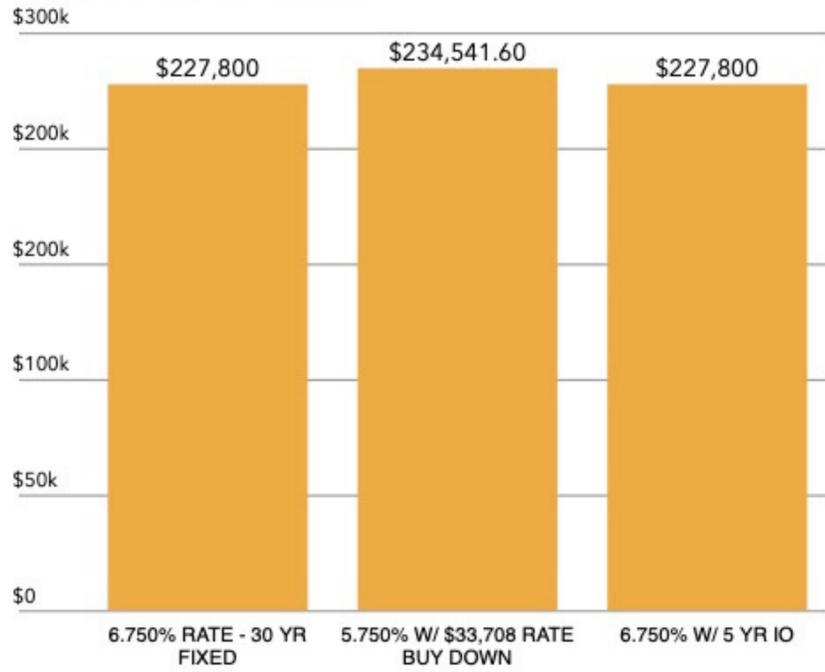


	6.750% RATE - 30 YR FIXED	5.750% w/ \$33,708 Rate Buy Down	6.750% w/ 5 YR IO
Price/Value:	\$1,139,000	\$1,172,708	\$1,139,000
P&I (1st):	\$6,056.27	\$5,607.39	\$5,252.33
Property Tax:	\$465.09	\$478.86	\$465.09
Hazard Ins:	\$332.21	\$342.04	\$332.21
Mtg Insurance:	\$0.00	\$0.00	\$0.00
Monthly Payment:	\$6,853.57	\$6,428.29	\$6,049.63
HOA:	\$1,159.49	\$1,159.49	\$1,159.49
Other	\$0.00	\$0.00	\$0.00
Reduction Pmt:	\$0.00	\$0.00	\$0.00
Investment Pmt:	\$0.00	\$0.00	\$0.00
Total Payment:	\$8,013.06	\$7,587.78	\$7,209.12

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Closing Costs

TOTAL CASH TO CLOSE



	6.750% RATE - 30 YR FIXED	5.750% w/ \$33,708 Rate Buy Down	6.750% w/ 5 YR IO
Down Pmt/Equity:	\$227,800.00	\$234,541.60	\$227,800.00
Loan To Value:	81.980%	81.940%	81.980%
APR Costs:	\$17,351.03	\$17,437.70	\$17,351.03
Non-APR Costs:	\$2,805.00	\$2,805.00	\$2,805.00
Points:	\$0.00	\$0.00	\$0.00
UFMIP/FF/GF/SP:	\$0.00	\$0.00	\$0.00
Prepays:	\$2,391.90	\$2,462.70	\$2,391.90
Contributions:	\$0.00	\$0.00	\$0.00
Earnest Money:	\$0.00	\$0.00	\$0.00
Cash To Close:	\$227,800.00	\$234,541.60	\$227,800.00

UFMIP - FHA Upfront MIP; FF - VA Funding Fee; GF - USDA Guarantee Fee; SP - Single Premium

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Reinvestment

	6.750% RATE - 30 YR FIXED	5.750% w/ \$33,708 Rate Buy Down	6.750% w/ 5 YR IO
Monthly Savings:	\$0.00	\$425.28	\$803.94
Loan Position:	1st	1st	1st
Loan Amount:	\$933,748	\$960,871	\$933,748
Interest Rate:	6.750%	5.750%	6.750%
PITI	\$8,013.06	\$7,587.78	\$7,209.12
Reduction Pmt:	\$0.00	\$0.00	\$0.00
Freedom Point:	30.00 yrs	30.00 yrs	30.00 yrs
MI Cut-off:			
Loan Bal. 15 yrs	\$684,395	\$675,255	\$729,044
Savings Balance:	\$0	\$0	\$0
Cash To Close:	\$227,800.00	\$234,541.60	\$227,800.00
Savings Start:	\$0	\$0	\$0
Savings Rate %:	0.00%	0.00%	0.00%
Savings Pmt:	\$0.00	\$0.00	\$0.00
Savings 15 yrs	\$0	\$0	\$0
Investment Bal:	\$0	\$0	\$0
Rate of Return %:	0.00%	0.00%	0.00%
Investment Pmt:	\$0.00	\$0.00	\$0.00
Investment 15 yrs	\$0	\$0	\$0
Accumulation 15 yrs	\$0	\$0	\$0
Payoff w/ Inv:	NO	NO	NO

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Fee Detail - 6.750% RATE - 30 YR FIXED

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED
Appraisal Inspection:	\$850	Borrower			YES
Flood Certification Fee:	\$10	Borrower			YES
Title Endorsement:	\$1,350	Borrower			YES
Documentary Fee to Land:	\$50	Borrower			YES
Closing Fee:	\$400	Borrower			YES
Recording Fees:	\$145	Borrower			YES
Hazard Insurance Reserves:	\$996.63	Borrower		YES	YES
Taxes Reserves:	\$1,395.27	Borrower		YES	YES
Mortgage Broker Fee:	\$13,668	Borrower	YES		YES
Underwriting Fee:	\$1,100	Borrower	YES		YES

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$0.00	\$2,583.03	\$0.00	\$22,547.93	\$0.00	\$0.00	\$0.00

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Fee Detail - 5.750% w/ \$33,708 Rate Buy Down

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED
Appraisal Inspection:	\$850	Borrower			YES
Flood Certification Fee:	\$10	Borrower			YES
Title Endorsement:	\$1,350	Borrower			YES
Documentary Fee to Land:	\$50	Borrower			YES
Closing Fee:	\$400	Borrower			YES
Recording Fees:	\$145	Borrower			YES
Hazard Insurance Reserves:	\$1,026.12	Borrower		YES	YES
Taxes Reserves:	\$1,436.58	Borrower		YES	YES
Mortgage Broker Fee:	\$14,072.49	Borrower	YES		YES
Underwriting Fee:	\$1,100	Borrower	YES		YES

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$0.00	\$2,265.20	\$0.00	\$22,705.40	\$0.00	\$0.00	\$0.00

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Fee Detail - 6.750% w/ 5 YR IO

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED
Appraisal Inspection:	\$850	Borrower			YES
Flood Certification Fee:	\$10	Borrower			YES
Title Endorsement:	\$1,350	Borrower			YES
Documentary Fee to Land:	\$50	Borrower			YES
Closing Fee:	\$400	Borrower			YES
Recording Fees:	\$145	Borrower			YES
Hazard Insurance Reserves:	\$996.62	Borrower		YES	YES
Taxes Reserves:	\$1,395.27	Borrower		YES	YES
Mortgage Broker Fee:	\$13,668	Borrower	YES		YES
Underwriting Fee:	\$1,100	Borrower	YES		YES

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$0.00	\$2,583.03	\$0.00	\$22,547.93	\$0.00	\$0.00	\$0.00

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