



Permanent Buydown

704 Unity Dr. Leander, TX 78641

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Creative Financing

	LIST PRICE	20K PRICE REDUCTION	20K SELLER CONCESSION
PURCHASE PRICE:	\$1,050,000	\$1,030,000	\$1,050,000
LOAN AMOUNT:	\$647,000	\$634,676	\$647,000
INTEREST RATE:	6.879%	6.879%	5.625%
APR:	*6.924%	*6.925%	*5.667%
TERM (MOS):	360	360	360
PAYMENT:	\$4,252.06	\$4,171.06	\$3,724.49
CASH TO CLOSE:	\$407,925.95	\$400,250.25	\$407,926.45
MONTHLY SAVINGS	\$0.00	\$81.00	\$527.57
1ST TOTAL INTEREST PERCENTAGE:	136.590%	136.590%	107.240%
1ST LOAN 5 YR COST:	\$260,049.55	\$255,189.55	\$228,395.35
SAVINGS(60 MTH):	\$0	\$4,121	\$40,688
FREEDOM PT 1:	30.00 yrs	30.00 yrs	30.00 yrs

Disclaimer: Rates are for demonstration purposes only and not to be used as a quote. Only for primary and second homes.

STEPHEN ROBERTS

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