



# 2/1 Buydown

4735 Bent Elm, San Antonio, TX 78259

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Creative Financing

	2/1 BUYDOWN YEAR 1	2/1 BUYDOWN YEAR 2	2/1 BUYDOWN YEAR 3-30	\$8,200 PRICE REDUCTION
PURCHASE PRICE:	\$389,900	\$389,900	\$389,900	\$381,700
LOAN AMOUNT:	\$350,910	\$350,910	\$350,910	\$343,530
INTEREST RATE:	5.000%	6.000%	7.000%	7.000%
APR:	*5.075%	*6.080%	*7.085%	*7.086%
TERM (MOS):	360	360	360	360
PAYMENT:	\$1,883.76	\$2,103.88	\$2,334.61	\$2,285.51
CASH TO CLOSE:	\$43,915.95	\$43,915.95	\$43,915.95	\$43,095.95
MONTHLY SAVINGS	<b>\$450.85</b>	<b>\$230.73</b>	<b>\$0.00</b>	<b>\$49.10</b>
1ST TOTAL INTEREST PERCENTAGE:	93.260%	115.840%	139.510%	139.510%
1ST LOAN 5 YR COST:	\$117,951.55	\$131,158.75	\$145,002.55	\$142,056.55
SAVINGS(60 MTH):	\$35,132	\$17,624	\$0	\$2,513
FREEDOM PT 1:	30.00 yrs	30.00 yrs	30.00 yrs	30.00 yrs
PAYMENT STREAM	<a href="#">PAYMENT STREAM</a>	<a href="#">PAYMENT STREAM</a>	<a href="#">PAYMENT STREAM</a>	<a href="#">PAYMENT STREAM</a>

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

## STEPHEN ROBERTS

BROKER/OWNER  
NMLS #1679245

512.856.4164



AUSTIN  
MORTGAGE LENDING

## KRISTEN CAMPOS

LOAN OFFICER  
NMLS #2267353

512.856.4164

