



Permanent

16214 Crystal Hills Dr. Austin, Tx 78737

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Creative Financing

	LIST PRICE	\$8,000 PRICE CUT	PERMANENT BUYDOWN	PMI
PURCHASE PRICE:	\$650,000	\$642,000	\$650,000	\$650,000
LOAN AMOUNT:	\$585,000	\$577,800	\$585,000	\$585,000
INTEREST RATE:	7.000%	7.000%	6.500%	7.000%
APR:	*7.456%	*7.461%	*6.963%	*7.051%
TERM (MOS):	360	360	360	360
PAYMENT:	\$4,052.02	\$4,004.12	\$3,857.60	\$3,892.02
CASH TO CLOSE:	\$69,925.95	\$69,125.95	\$69,925.95	\$69,925.95
MONTHLY SAVINGS	\$0.00	\$47.90	\$194.42	\$160.00
1ST TOTAL INTEREST PERCENTAGE:	139.510%	139.510%	127.540%	139.510%
1ST LOAN 5 YR COST:	\$248,047.15	\$245,173.15	\$236,381.95	\$238,447.15
SAVINGS(60 MTH):	\$0	\$2,452	\$14,711	\$9,600
FREEDOM PT 1:	30.00 yrs	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

BROKER/OWNER
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AUSTIN
MORTGAGE LENDING

KRISTEN CAMPOS

LOAN OFFICER
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