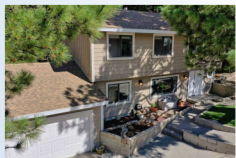


# Single Family - Running Springs, CA

30846 Live Oak Drive, Running Springs

Only one step to the front door, and you enter this open floor plan home, nestled in the pines of Running Springs. Home features a large kitchen with breakfast bar, that opens to the great room with a large wood burning fireplace. and direct access off the kitchen to the formal dining room, and living room. This warm and inviting home has 3 bedrooms and 2 bath upstairs. The primary bedroom suite includes a jetted tub, separate shower and walk-in closet. The back decks overlook the large lot, with views of the national forest. Top that off with a 2-car attached garage Great location that is perfect for full time mountain living or weekend getaways to the ski resorts, hiking trails, fishing, mountain biking, fishing, and fresh mountain air.



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$535,000	\$535,000	\$535,000
% Down	3.50%	0.00%	5.00%
First Loan	\$525,309	\$546,502	\$508,250
Term	30 Years	30 Years	30 Years
Rate	6.875%	6.500%	7.500%
APR*	7.733%	6.769%	8.099%

## CASH TO CLOSE

Down Payment	\$18,725	\$0	\$26,750
Closing Costs	\$5,656	\$2,817	\$5,249
Prepays/Impounds	\$7,318	\$7,293	\$9,788
<b>Total \$ Required</b>	<b>\$31,699</b>	<b>\$10,110</b>	<b>\$41,787</b>

## HOUSING EXPENSE

First Loan P & I	\$3,451	\$3,454	\$3,554
Taxes, Ins & MI	\$972	\$735	\$1,133
<b>Total Monthly Pmt</b>	<b>\$4,423</b>	<b>\$4,189</b>	<b>\$4,687</b>

\*APR = Annual Percentage Rate

**James Newcomb**  
Broker Associate  
DRE #0167225

☎ (909) 754-6157  
☎ (909) 754-6157  
🌐 <http://lakearrowheadagents.com>  
✉ [jimlnewcomb@aol.com](mailto:jimlnewcomb@aol.com)



Windermere Real Estate

1151 Fairview Ave North Suite 105  
Seattle WA 98109

**Derek D Bobadilla**  
Branch Manager  
NMLS# 820270/ NMLS# 1660690

☎ (909) 270-4647  
🌐 [Bobadillafinanceteam.com](http://Bobadillafinanceteam.com)  
☎ (909) 530-3114  
✉ [derek@bobadillafinanceteam.com](mailto:derek@bobadillafinanceteam.com)



Bobadilla Finance Team Home Loans

28200 Highway 189 F240 #26  
Lake Arrowhead CA 92352



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