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The Stokes Group



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	20% Down 30 Year Fixed	20% Down 7/1 ARM	20% Down 10/1 ARM
Sales Price	\$1,100,000	\$1,100,000	\$1,100,000
Down Payment %	20.00	20.00	20.00
Annual Real Estate Taxes	\$7,358	\$7,358	\$7,358
HOA (annual)	\$0	\$0	\$0
Base Loan Amount	\$880,000	\$880,000	\$880,000
Total Loan Amounts	\$880,000	\$880,000	\$880,000
Origination Points	0.000	0.000	0.000
Discount Points	0.000	0.000	0.000
Loan Program	30 Year Fixed	7/1 ARM	10/1 ARM
Term in months	360	360	360
1st Mortgage Rate	4.000%	3.500%	3.625%
APR	4.091%	3.584%	3.704%
2nd Mortgage Rate	0.000%	0.000%	0.000%
Amortization	Principal & Interest	Principal & Interest	Principal & Interest
Down Payment	\$220,000	\$220,000	\$220,000
Estimated Pre-Paid	\$6,518	\$6,398	\$6,428
Upfront MIP (financed)	\$0	\$0	\$0
Estimated Closing Costs	\$26,510	\$26,510	\$26,510
First Mortgage	\$880,000	\$880,000	\$880,000
Second Mortgage	\$0	\$0	\$0
TOTAL INVESTMENT	\$253,028	\$252,908	\$252,938
First Mortgage Payment	\$4,201	\$3,952	\$4,013
Second Mortgage Payment	\$0	\$0	\$0
Monthly Real Estate Taxes (est)	\$613	\$613	\$613
Monthly Homeowner's Ins. (est)	\$125	\$125	\$125
PMI	\$0	\$0	\$0
HOA or Condo Fee	\$0	\$0	\$0
TOTAL MONTHLY PAYMENT	\$ 4,939	\$ 4,690	\$ 4,751

Washington's Leading Direct Mortgage Lender

Atlantic Coast Mortgage, LLC is an Equal Opportunity Lender

Actual APR (Annual Percentage Rate) may be higher. Rates and programs are subject to change without notice.



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