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Loan Programs	Conventional 30 Year Fixed	Conventional 30 Year Fixed	Conventional 30 Year Fixed
Down Payment %	5%	10%	20%
Down Payment	\$11,450	\$22,900	\$45,800
Loan Amount	\$217,550	\$206,100	\$183,200
Interest Rate	6.375%	6.875%	6.875%
APR	7.282%	7.668%	7.202%
Principal & Interest	\$1,357	\$1,354	\$1,203
Real Estate Taxes	\$54	\$54	\$54
Hazard Insurance	\$95	\$76	\$76
MI/PMI	\$103	\$67	\$0
Condo/Coop/HOA	\$0	\$ O	\$ O
Total Mo. Payment	\$1,610	\$1,551	\$1,333
Closing Costs	\$5,047	\$6,183	\$5,496
Pre-Paid Expenses	\$2,392	\$2,096	\$1,964
Cash to Close	\$18,888	\$31,178	\$53,260
All figures are estimates and subject to change at any time. See below for			
additional displactures			



Yvonne Larson Office: (928) 241-1229 www.yvonnelarson@gmail.com SEI Real Estate Professionals - Holbrook 100 W Hopi Dr Holbrook, AZ 86025

STATE

Daniella Day 1707170 Office: (602) 206-6576 Cell: (602) 206-6576 dday@peakresidentiallending.com Peak Residential lending, Arizona 17505 N 79TH AVE STE 114A CLENDALE, AZ 85308





The information here is provided as a general guide to help you determine if a property may be viable for you. Rates, APR's & programs are illustrations subject to change at any time. These do not constitute a 'Loan or Cood Faith Estimate' for payments and closing costs. Everyone's situation is different and it's best to be preapproved for a range of potential prices, payments or loan programs. Please use the contact information below and we'll be happy to assist you on this. Peak

The Old Time Religion On The Air

Window Rock, Ariz. - Get your transistor radio and tune to KTNN 660-AM on Sundays from 8-10 a.m. for gospel music and news. Tom White of Flame of Fire Ministries in Gallup, N.M., has a program at 8 a.m. spreading Diyin Bizaad (God's word). Bobby Solomon has a show for fatherless boys at 8:30 a.m. Then a native gospel message gets on at 9 a.m. with Ozark. Call Ozark at 870-749-2899 for free CD's and Bibles.

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