

JUST LISTED!

\$839,000

3085 SUMMITSKY BLVD | Eugene, OR



Property Description:

Prestigious neighborhood. Large one level Summit Terrace contemporary features 4 bedrooms including primary en suite with access to covered patio through bath and bedroom, 2 1/2 baths, formal dining, living room with gas fireplace, great room/kitchen with breakfast bar, granite counters. High ceilings throughout, hardwood floors, ww carpet and tiled laundry, baths. Newer Carrier

SQ Feet: 3,073

Bedrooms: 4.0

Bathrooms: 3.0



LOAN INFORMATION

CONF. 30 YEAR FIXED

VA 30 YEAR FIXED

Down Payment	\$167,800	\$0
UFMIP/Funding Fee	\$0	\$0
Total Loan Amount	\$671,200	\$857,038
Interest Rate APR Loan	6.125%	6.500%
Term Monthly	6.220% 30	6.781% 30
Principal/Interest	YEARS	YEARS
Mortgage Insurance	\$4,078.28	\$5,417.06
Property Taxes	\$0.00	\$0.00
Homeowners Insurance	\$1,034.50	\$1,034.50

HOA Fee \$200.00 Annually \$200.00 Annually

Monthly Estimated Payment \$5,112.78 \$6,451.56

The examples above are for informational purposes and the scenarios herein are for informational purposes only and, while every effort has been made to ensure accuracy, no guarantee is expressed or implied. The programs shown do not demonstrate all options or pricing structures. Rates, terms, programs, and underwriting policies are subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval. Some products may not be available in all states and restrictions apply. Interest Rates and APRs are as of June 2025 and may change based on current market conditions



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PREMIER
MORTGAGE RESOURCES



Ray Lavariega

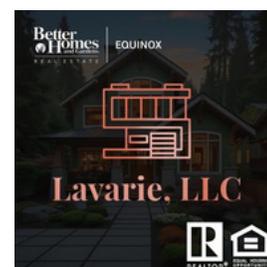
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Key Mortgage Terms



Mortgage Terminology

Down Payment: A sum a buyer pays upfront when purchasing a home or car and is a percentage of the total purchase price.

Closing Costs: Expenses over and above the property's price that buyers and sellers incur to complete a real estate transaction.

Debt-to-Income (DTI) Ratio: Financial ratio that compares a borrower's total monthly debt payments to their total monthly income.

Loan-to-Value (LTV): Financial ratio that compares the amount being borrowed to the market price of the asset being purchased.

Annual Percentage Rate (APR): Refers to the yearly interest generated by a sum that's charged to borrowers.

In Escrow: The escrow process occurs between the time a seller accepts an offer to purchase and the buyer takes possession of the home.

Title: A document that shows legal ownership to a property or asset.

Prepaid or Escrow Account: An escrow account holds money set aside for payment of future expenses, primarily real estate taxes and insurance.

Mortgage Insurance (MI): An insurance policy designed to protect the lender in case the borrower can't meet their mortgage payments.

Homeowner's Insurance (HOI): Pays for losses and damage to your property if something unexpected happens, like a fire or burglary.

Who's Who?

Loan Officer: A licensed professional who is the direct contact for borrowers applying for a loan from a financial institution.

Real Estate Agent: A licensed professional who arranges real estate transactions, putting buyers and sellers together and acting as their representative in negotiations.

Escrow Officer: An unbiased third party who ensures a real estate transaction is correctly carried out by all parties involved in the purchase or refinance of a home.

Title Officer: Conducts the presale examination of properties to look for any discrepancies in the records or documents that can interfere with the exchange.

Appraiser: Professional who determines the market value of a home.

Home Inspector: Conducts an examination and objective assessment of the current condition of a house.

Source: investopedia.com



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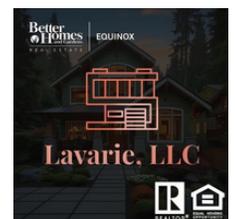
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INTRODUCING

Premier HOME START

We make your path to homeownership easier! Down payment assistance directly from Premier Mortgage Resources.

Program Highlights

- ▶ **FHA 30-Year Fixed-Rate Mortgage** paired with Down Payment Assistance (DPA):
 - 3.5% or 5% assistance
 - 10-year amortized term with a fixed rate 2% higher than the first mortgage
- ▶ **No required borrower contribution**
- ▶ DPA amount is based on **purchase price or appraised value**, whichever is lower
- ▶ Can be combined with **Mortgage Credit Certificates, grants or other assistance programs.**

Who Qualifies?

- Available nationwide (except New York)
- Purchase only (no refinances)
- No income limits
- Minimum 620 FICO score
- Loan-to-Value (LTV) 90% - 96.5%
- Eligible properties:
 - Primary residences (1-2 units)
 - Single-family homes, PUDs, townhomes, condos, attached/detached homes, modular & manufactured homes
- Non-occupant borrowers allowed (family members or relatives only)



Start your journey to homeownership today!



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shine bright with

PMR SOLAR BOOST



Empowering Homebuyers with Solar Savings and **Down Payment Assistance!**

Dreaming of a home with little or no money down? **PMR Solar Boost** can make homeownership a reality! Our exclusive program provides down payment assistance to cover your upfront costs and install solar on your new home, helping you go green while potentially eliminating your energy bill. Save on energy and upfront expenses with this unique solution, designed for buyers ready to own a home.

Contact us today to learn how PMR Solar Boost can help you make a brighter, greener move!

Key Features of Solar Boost:



Financial Assistance: Support for your down payment when purchasing a solar-powered home.



Sustainable Living: Lower your utility bills and reduce your carbon footprint.



Exclusive to PMR: Available for eligible homebuyers working with PMR on any FHA property suitable for solar*.

*multi-family homes, condos, & properties with HOAs may incur extra fees



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YOUR ONE-STOP SHOP FOR ALL THINGS LENDING!

At PMR, we're proud to help individuals and families achieve homeownership but our expertise goes far beyond the basics.

TRADITIONAL LOAN PROGRAMS

- Conventional, FHA, VA, and USDA
- PMR's HomeStart 100% Financing
- PMR Solar Boost
- Homebuyer Ally (rent to own)
- Oregon Bond + other Down Payment Assistance Programs
- Condos
- Manufactured Homes (on land)
- Jumbo Loans
- One-Time Close Construction & Renovation Loans
- Home Equity Conversion Mortgage (HECM) for purchase & refinance
- Escrow Holdbacks (non-weather related items)



EXPANDED LENDING SOLUTIONS

Through our strong broker network, we can also offer:

- Vacant Land
- DSCR
- ITIN Loans
- Condotels
- Hobby Farms
- Large Acreage
- Pre-1976 Manufactured Homes
- Bridge Loans
- Bank Statement & P&L Loans
- Foreign Nationals
- Stand-Alone 2nd & 3rd HELOANS
- HELOCs & HELOANS (up to 40-year terms)

OUR PROMISE TO YOU! WITHIN 48 HOURS OF RECEIVING YOUR COMPLETED APPLICATION, A HUMAN UNDERWRITER WILL ISSUE A CONDITIONAL APPROVAL (SUBJECT TO CONTRACT, APPRAISAL, PRELIMINARY TITLE, AND ANY MISSING BORROWER ITEMS).

SO WHAT ARE YOU WAITING FOR? CALL ME TODAY AND LET'S MAKE YOUR HOMEOWNERSHIP GOALS A REALITY!



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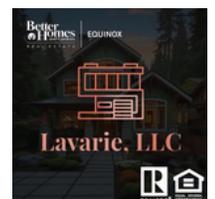
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Términos Clave que Debes Conocer



Evaluación

Informe que destaca el valor estimado de la propiedad, realizado por un tercero calificado.

Los prestamistas dependen de las tasaciones para validar el valor de una vivienda y asegurarse de no prestar más de lo que la casa vale.



Carta de Preaprobación

Una carta de un prestamista que indica que calificas para una hipoteca de un monto específico.

Este es un paso crítico en el competitivo mercado actual.



Costos de Cierre

Los honorarios requeridos para completar la transacción inmobiliaria. Se pagan en el cierre.

Pregunta a tu prestamista por una lista completa de los costos de cierre, incluidos puntos, impuestos, seguro de título y más.



Puntaje de Crédito

Un número que va de 300 a 850 basado en un análisis de tu historial crediticio.

Ayuda a los prestamistas a determinar la probabilidad de que pagues deudas futuras.



Pago Inicial

Los pagos iniciales suelen ser entre el 3% y el 20% del precio de compra de la vivienda.

Algunos programas también ofrecen 0% de pago inicial.

Pregunta a tu prestamista para más información.



Contingencia

Una disposición en un contrato que requiere que ciertos actos se completen antes de que el contrato sea vinculante.

En el mercado altamente competitivo de hoy, algunos compradores están minimizando contingencias para fortalecer sus ofertas.



Asequibilidad

Una medida de si alguien gana lo suficiente para calificar para un préstamo en una vivienda típica, basada en los datos más recientes de precio, ingresos y tasas hipotecarias.

Las bajas tasas hipotecarias actuales y el aumento de salarios compensan los precios crecientes, haciendo que las viviendas sean más asequibles para los compradores.



Equidad

El valor de tu vivienda por encima del monto total de los gravámenes contra ella.

Con la apreciación actual de los precios de las viviendas, muchos propietarios están descubriendo que tienen más equidad de la que pensaban y la están utilizando para mudarse.



Tasa Hipotecaria

La tasa de interés que pagas al pedir dinero prestado para comprar una vivienda.

Cuanto más baja sea la tasa, mejor.



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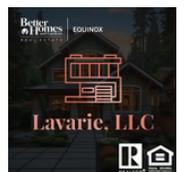
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TU CENTRO ÚNICO PARA TODO LO RELACIONADO CON PRÉSTAMOS!

EnPMR, estamos orgullosas de ayudar a individuos y familias a lograr la compra de su hogar. Per nuestra experiencia va mucho más allá de lo básico.

PROGRAMAS DE PRÉSTAMOS TRADICIONALES

- Convencionales, FHA, VA y USDA
- HomeStart de PMR con financiamiento 100%
- PMR Solar Boost
- Homebuyer Ally (alquiler con opción a compra)
- Bono de Oregón + otros programas de asistencia para el pago inicial
- Condominios
- Casas manufacturadas (en terreno)
- Préstamos Jumbo
- Préstamos de construcción y renovación de cierre único
- Hipoteca de Conversión de Capital de Vivienda (HECM) para compra y refinanciamiento
- Retenciones en depósito en garantía (artículos no relacionados con el clima)

SOLUCIONES DE PRÉSTAMO EXPANDIDAS

A través de nuestras sólidas red de corredores, también podemos ofrecer:

- Terrenos vacantes
- Casas prefabricadas anteriores a 1976
- DSCR
- Préstamos puente
- Préstamos con ITIN
- Préstamos basados en estados de cuenta bancarios y P&L
- Condoteles
- Nacionales extranjeros
- Granjas de pasatiempo
- Préstamos independientes de 2º y 3º grado
- Grandes extensiones de terreno
- HELOCs y préstamos con garantía hipotecaria (hasta 40 años de plazo)

NUESTRA PROMESA PARA TI!

Dentro de las 48 horas de recibir tu solicitud completa, un suscriptor humano emitirá una aprobación condicional (sujeta a contrato, tasación, título preliminar y cualquier documento faltante del prestatario).

¿Entonces qué estás esperando?

¡Llámanos hoy y hagamos realidad tus metas de propiedad de vivienda!



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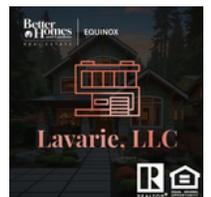
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brilla con

PMR SOLAR BOOST

Impulsando a los Compradores de Vivienda con Ahorros Solares y Asistencia para el Pago Inicial

¿Sueñas con tener una casa sin o con muy poco dinero de entrada? ¡PMR Solar Boost puede hacer realidad el sueño de tener tu propia casa! Nuestro programa exclusivo ofrece asistencia para el pago inicial para cubrir tus costos iniciales e instalar paneles solares en tu nueva casa, ayudándote a adoptar energía verde mientras potencialmente eliminas tu factura de electricidad. Ahorra en energía y costos iniciales con esta solución única, diseñada para compradores listos para convertirse en propietarios.

¡Contáctanos hoy para descubrir cómo PMR Solar Boost puede ayudarte a hacer un cambio más brillante y ecológico!

Aviso para los prestatarios sobre el idioma. Es probable que la transacción de su préstamo hipotecario se lleve a cabo en inglés. La información que reciba y los documentos oficiales que firme probablemente estarán en inglés. Queremos que entienda la transacción. Es posible que también haya recursos y asistencia de idioma disponibles a través de agencias de asesoramiento sobre vivienda.

Características Clave de Solar Boost



Asistencia Financiera: Apoyo para tu pago inicial al comprar una casa con energía solar.



Vida Sostenible: Reduce tus facturas de servicios públicos y tu huella de carbono.



Exclusivo de PMR: Disponible para compradores elegibles que trabajen con PMR en cualquier propiedad FHA adecuada para energía solar*.

*Las viviendas multifamiliares, condominios y propiedades con asociaciones (HOA) pueden incurrir en tarifas adicionales.



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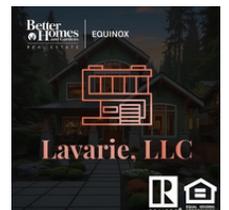
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