

Contract For Deed Homes Minnesota Sale Price \$350,000			
	Option A 20% Down	Option B 15% Down	Option C 10% Down
Premium	Annualized	Annualized	Annualized
	\$4200	\$5600	\$7800
	5yr maximum	5yr maximum	5 yr maximum
	\$21,000	\$28,000	\$39,000
Seller Paid Transaction Costs	\$11,000	\$11,000	\$11,000
Buyer Paid Transaction Costs	\$0	\$0	\$0
<i>CD Price</i>	\$371,000	\$378,000	\$389,000
Down Payment*	-\$75,000	-\$57,000	-\$39,000
CD Balance	\$296,000	\$321,000	\$350,000
5 Year Rate	7.60%	8.10%	8.60%
Monthly P & I Payment**	\$2,090	\$2,378	\$2,716
Payoff Discounts			
< 2 Years	\$12,600	\$16,800	\$23,400
2-3 Years	\$8,400	\$11,200	\$15,600
3-4 Years	\$4,200	\$5,600	\$7,800
<p>* Down Payment = Earnest Money</p> <p>* Additional funds needed at closing: Real estate admin fee, ANNUAL insurance premium, per diem property taxes & interest, any HOA charges and any unique title or builder required expenses as applicable.</p>			
<p>**For PITI: Add monthly property taxes, homeowners insurance to each payment above. HOA is paid directly to association.</p>			