



# Ask about our \$1500 Closing Cost Credit!

## 28480 Laurel Circle, Valley

This beautiful lake house with a modern layout includes 4 bedrooms, 3 baths, and a 4-car garage. The Bella plan offers LVP floors in the main living area, main floor powder room, entertainer's kitchen features 9' island, gas range, hood vent, under cabinet lighting, & large walk-in pantry with appliance countertop. The second floor has a generous primary bedroom suite featuring a tiled shower and large closet, 3 additional large bedrooms, and a full bathroom. The exterior features an oversized covered patio with gas grill hookup, James Hardi siding, Anderson 100 windows, and class 3 shingles. Call today for a full selection sheet and renderings!



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**Belay Bank Mortgage**

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Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV 5/6 ARM
Sales Price	\$715,000	\$715,000	\$715,000
% Down	20.00%	10.00%	20.00%
First Loan	\$572,000	\$643,500	\$572,000
Term	30 Years	30 Years	30 Years
Rate	6.875%	7.000%	6.000%
APR*	6.904%	7.218%	7.356%

CASH TO CLOSE			
Down Payment	\$143,000	\$71,500	\$143,000
Closing Costs	\$5,125	\$5,483	\$10,845
Prepays/Impounds	\$7,152	\$7,762	\$6,946
Lender Credit	-\$1,500	-\$1,500	-\$0
<b>Total \$ Required</b>	<b>\$153,777</b>	<b>\$83,245</b>	<b>\$160,791</b>

HOUSING EXPENSE			
First Loan P & I	\$3,758	\$4,281	\$3,429
Taxes, Ins & MI	\$467	\$655	\$467
<b>Total Monthly Pmt</b>	<b>\$4,225</b>	<b>\$4,936</b>	<b>\$3,896</b>

\*APR = Annual Percentage Rate

Years	Rate	Payment
1-5	6.000%	\$3,429
5%	8.000%	\$4,197
6	9.000%	\$4,602
6%	10.000%	\$5,020
7-30	11.000%	\$5,447

SOFR - 2% 1st Adj CAP plus 2.750% margin, 2% 1st adjustment, 1% periodic & 5% lifetime CAP's.

Fully indexed rate is 7.770% with a payment of \$4,106.

Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.



Rates effective 12/23/24. This is informational only and should not be relied upon by you. BHHS Ambassador Real Estate is not a mortgage lender. Contact Belay Bank Mortgage to learn more about your eligibility for its mortgage products. This financing is designed to assist you in selecting the loan program that most closely suits your budget. Financing is shown for comparison only. This is not an offer of credit or commitment to lend. Loans are subject to buyer/property qualification. Rates/fees are subject to change without notice. Cash reserves may be required for some conventional loans.