

Ask about our \$1500 Closing Cost Credit!!

28568 Jessie Circle, Valley

This beautiful lake house with a modern layout includes 4 bedrooms, 3 baths and a 3 car garage. The Casita plan offers lvp floors in the main living area, main floor powder room, generous primary bedroom suite featuring walk-in tiled shower and large closet. The entertainers kitchen features 9' island, gas range, hood vent, under cabinet lighting & large walk-in pantry with appliance countertop. The second floor has a large loft area, 3 additional large bedrooms and a full bathroom. The exterior features an oversized covered patio with gas grill hookup, James Hardi siding, Anderson 100 black/black 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 5/6 ARM	CONV Fixed Rate
Sales Price	\$739,500	\$739,500	\$739,500
% Down	20.00%	20.00%	10.00%
First Loan	\$591,600	\$591,600	\$665,550
Term	30 Years	30 Years	30 Years
Rate	6.875%	6.000%	7.000%
APR*	6.904%	7.355%	7.245%

CASH TO CLOSE

Down Payment	\$147,900	\$147,900	\$73,950
Closing Costs	\$5,223	\$11,139	\$5,593
Prepays/Impounds	\$7,471	\$7,258	\$8,157
Lender Credit	-\$1,500	-\$0	-\$1,500
Total \$ Required	\$159,094	\$166,297	\$86,200

HOUSING EXPENSE

First Loan P & I	\$3,886	\$3,547	\$4,428
Taxes, Ins & MI	\$500	\$500	\$722
Total Monthly Pmt	\$4,386	\$4,047	\$5,150

*APR = Annual Percentage Rate

Years	Rate	Payment
1-5	6.000%	\$3,547
5%	8.000%	\$4,341
6	9.000%	\$4,760
6%	10.000%	\$5,192
7-30	11.000%	\$5,634

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 \$4,246.

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.