

# Ask about our \$1500 Closing Cost Credit

16951 Benjamin Street,  
Bennington

Walk through this beautiful ranch with all of the comforts and open spaces of a modern layout including 6 bedrooms, 3 baths and a 3-car garage. The Fuerte plan offers LVP floors in the main living area, 3 main level bedrooms, generous primary bedroom suite, reading sconces, tiled primary shower and large closet. The entertainer's kitchen features 8' island, gas range, hood vent, under cabinet lighting, and hidden pantry with appliance countertop. The fully finished lower level has a large family area and fireplace, wetbar, 3 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	\$575,000	\$575,000	\$575,000
% Down	20.00%	20.00%	10.00%
First Loan	\$460,000	\$460,000	\$517,500
Term	30 Years	30 Years	30 Years
Rate	6.875%	6.000%	7.000%
APR*	6.904%	7.362%	7.245%

CASH TO CLOSE			
Down Payment	\$115,000	\$115,000	\$57,500
Closing Costs	\$4,565	\$9,165	\$4,853
Prepays/Impounds	\$6,003	\$5,838	\$6,537
Lender Credit	-\$1,500	-\$0	-\$1,500
<b>Total \$ Required</b>	<b>\$124,068</b>	<b>\$130,003</b>	<b>\$67,390</b>

HOUSING EXPENSE			
First Loan P & I	\$3,022	\$2,758	\$3,443
Taxes, Ins & MI	\$363	\$363	\$536
<b>Total Monthly Pmt</b>	<b>\$3,385</b>	<b>\$3,121</b>	<b>\$3,978</b>

\*APR = Annual Percentage Rate

Years	Rate	Payment
1-5	6.000%	\$2,758
5%	8.000%	\$3,375
6	9.000%	\$3,701
6%	10.000%	\$4,037
7-30	11.000%	\$4,381

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 \$3,302.

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.