

\$13,000 Seller and Lender incentives.

207 Cedar Leaf Trl Bonaire, Ga

Can be used towards closing costs or 2/1 rate buydown!



PENDLETON T PLAN WITH BRICK AND STONE FRONT AND WITH FRONT PORCH. NEW HUGE 2 STORY HOME AT A GREAT PRICE. OFFICE/LR ON MAIN; GUEST SUITE ON MAIN; LARGE OPEN EAT-IN KITCHEN WITH GRANITE AND BREAKFAST BAR; GR; SPACIOUS MASTER SUITE WITH LIVING AREA; HIS & HERS WALKIN CLOSETS; TILE SHOWER; COVERED PATIO WITH FIREPLACE; PRIVACY FENCE; LOCATED WITHIN 20 MINUTES OF ROBINS AFB.



Financing Notes	FHA 2/1 Buydown	VA 2/1 Buydown	CONV Fixed Rate
Sales Price	\$456,900	\$456,900	\$456,900
% Down	3.50%	0.00%	5.00%
First Loan	\$448,623	\$466,723	\$434,055
Term	30 Years	30 Years	30 Years
Rate	5.500%	5.500%	7.875%
APR*	8.083%	7.525%	8.211%

CASH TO CLOSE			
Down Payment	\$15,992	\$0	\$22,845
Closing Costs	\$6,527	\$6,616	\$6,216
Prepays/Impounds	\$2,638	\$2,693	\$2,733
Cost of Buydown	\$10,139	\$9,334	N/A
Seller is Paying	-\$10,000	-\$10,000	-\$8,949
Total \$ Required	\$22,295	\$5,643	\$19,845

HOUSING EXPENSE			
First Loan P & I	\$2,547	\$2,650	\$3,147
Taxes, Ins & MI	\$791	\$615	\$777
Total Monthly Pmt	\$3,338	\$3,265	\$3,924

*APR = Annual Percentage Rate

Loan 1: FHA 2/1 Buydown		
Years	Rate	Payment
1	5.500%	\$2,547
2	6.500%	\$2,836
3-30	7.500%	\$3,137

Payment and rate does not adjust after year 3. Fully indexed rate is 7.500% with a payment of \$3,137. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.

Loan 2: VA 2/1 Buydown		
Years	Rate	Payment
1	5.500%	\$2,650
2	6.500%	\$2,950
3-30	7.500%	\$3,263

Payment and rate does not adjust after year 3. Fully indexed rate is 7.500% with a payment of \$3,263. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.

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