

\$13,000 in seller and lender incentives!!

209 Cedar Leaf Trail, Bonaire



Financing	FHA	VA	CONV
Notes	2/1 Buydown	2/1 Buydown	Fixed Rate
Sales Price	\$399,900	\$399,900	\$399,900
% Down	3.50%	0.00%	5.00%
First Loan	\$392,656	\$408,497	\$379,905
Term	30 Years	30 Years	30 Years
Rate	5.500%	5.500%	7.875%
APR*	8.122%	7.529%	8.249%

CASH TO CLOSE			
Down Payment	\$13,997	\$0	\$19,995
Closing Costs	\$6,107	\$6,184	\$5,834
Prepays/Impounds	\$3,913	\$2,786	\$3,932
Cost of Buydown	\$8,890	\$9,248	N/A
Seller is Paying	-\$10,000	-\$10,000	-\$9,766
Total \$ Required	\$19,906	\$5,218	\$14,995

HOUSING EXPENSE			
First Loan P & I	\$2,229	\$2,319	\$2,755
Taxes, Ins & MI	\$715	\$538	\$703
Total Monthly Pmt	\$2,944	\$2,857	\$3,457

*APR = Annual Percentage Rate

Loan 1: FHA 2/1 Buydown

Years	Rate	Payment
1	5.500%	\$2,229
2	6.500%	\$2,482
3-30	7.500%	\$2,746

Payment and rate does not adjust after year 3. Fully indexed rate is 7.500% with a payment of \$2,746. 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%	\$2,319
2	6.500%	\$2,582
3-30	7.500%	\$2,856

Payment and rate does not adjust after year 3. Fully indexed rate is 7.500% with a payment of \$2,856. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.

BRAND NEW ASPEN FLOOR PLAN features 1,5 Story with approximately 2711 SF / Brick and Stone accents on front, Cement Fibert Board sides and rear. 4 Bedrooms, 3 Baths, Large Great Room with wood burning FP open to the Kitchen, Breakfast/dining area and Bonus Room. Master on the main. Split Floor Plan. 2-car attached garage. Covered patio with privacy fence and outdoor fireplace. Full sod, sprinkler and privacy fence. Lockbox when needed.

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