

214 Christopher Luke Perry, Ga 31069

BRAND NEW ASPEN FLOOR PLAN features 1.5 Story with approximately 2589 SF / Brick accents on front, vinyl siding. 4 Bedrooms, 3 Baths, Great Room with wood burning FP, Kitchen, Breakfast/dining area and Bonus Room. Master on the main. Split Floor Plan. 2-car attached garage. Screened and covered patio with privacy fence.

Financing	FHA	VA	
Notes	2/1 Buydown	2/1 Buydown	
Sales Price	\$329,900	\$329,900	
% Down	3.50%	0.00%	
First Loan	\$323,924	\$336,992	
Term	30 Years	30 Years	
Rate	5.500%	5.500%	
APR*	8.136%	7.536%	
CASH TO CLOSE			
Down Payment	\$11,547	\$0	
Closing Costs	\$5,590	\$5,654	
Prepaids/Impounds	\$3,673	\$2,744	
Cost of Buydown	\$7,936	\$8,256	
Seller is Paying	-\$10,000	-\$9,897	
Total \$ Required	\$15,746	\$3,757	
HOUSING EXPENSE			
First Loan P & I	\$1,839	\$1,913	
Taxes, Ins & MI	\$627	\$481	
Total Monthly Pmt	\$2,466	\$2,394	
*APR = Annual Percentage Rate			

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Loan 1: FHA			
2/1 Buydown			
<u>Years</u>	Rate	<u>Payment</u>	
1	5.500%	\$1,839	
2 3-30	6.500% 7.500%	\$2,047 \$2,265	
0.70	7.300%	\$2,203	
Payment and rate does not adjust after year 3. Fully indexed rate is 7.500% with a payment of \$2,265. 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	<u>Payment</u>	
1	5.500%	\$1,913	
2 3-30	6.500% 7.500%	\$2,130 \$2,356	
Payment and rate does not adjust after year 3. Fully indexed rate is 7.500% with a payment of \$2,356. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.			

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