

Prestige Properties

Presented By:
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Selected Financing Options For 1342 Middlefield Road • Palo Alto Offered at \$825,000

<i>Loan Program</i>	<i>5/1 ARM</i>	<i>5/1 ARM int.only</i>	<i>30 Year Fixed</i>	<i>6MoLiborARM</i> <small>(1.88 Margin, 2% adj, 12% cap)</small>
<i>Interest Rate</i>	4.63% (4.65 APR)	4.88% (4.89 APR)	5.75% (5.77 APR)	3.13% (3.15 APR)
<i>Term in Years</i>	30	30	30	30
<i>Down Payment</i>	20%	20%	20%	20%
<i>Loan Amount</i>	<u>\$660,000</u>	<u>\$660,000</u>	<u>\$660,000</u>	<u>\$660,000</u>
Closing Costs				
<i>Down Payment</i>	\$165,000	\$165,000	\$165,000	\$165,000
<i>Approx. Costs, Title & Escrow</i>	4,236	4,236	4,236	4,236
<i>Prepaid Taxes & Insurance</i>	<u>2,936</u>	<u>2,936</u>	<u>2,936</u>	<u>2,936</u>
Total Cash Required	<u>\$172,172</u>	<u>\$172,172</u>	<u>\$172,172</u>	<u>\$172,172</u>
Monthly Housing Expenses				
Payment on Loan	\$3,393.32	\$2,681.25	\$3,851.58	\$2,848.34
<i>Property Taxes</i>	859	859	859	859
<i>Private Mortgage Insurance</i>				
<i>Hazard Insurance</i>	206	206	206	206
<i>Homeowner's Association</i>	-	-	-	-
Total Monthly Housing Expenses	<u>\$4,458.32</u>	<u>\$3,746.25</u>	<u>\$4,916.58</u>	<u>\$3,913.34</u>
Required Monthly Income				
<i>Low</i>	\$11,150	\$9,400	\$12,300	\$9,800
<i>High</i>	\$12,400	\$10,400	\$13,700	\$10,900

Financing Provided By:

Pacific Mortgage Consultants, Inc
 Real Estate Financing

Cindi Gardner

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 Rates are subject to change daily. This information is provided as an estimate to assist you in your home buying decision.