



Presented by...

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**94-406 Anania Dr.
Mililani, Hawaii 96789**

HOME FINANCING SOLUTIONS

Loan Types	30-YR Fixed	30-YR Fixed	5-YR Arm*	5-YR Int. Only
60-Day Locks	20% Down	80-10-10	80-10-10	80-10-10
Sales Price	\$ 655,000	\$ 655,000	\$ 655,000	\$ 655,000
First Mortgage	\$ 524,000	\$ 524,000	\$ 524,000	\$ 524,000
Home Equity Line of Credit	\$ -	\$ 65,500	\$ 65,500	\$ 65,500
First Mortgage Rate	5.750	5.750	5.375	5.500
Annual Percentage Rate	5.996	5.972	5.567	5.695
HELOC Rate***		8.875	8.875	8.125
Monthly Mortgage Expenses				
First Mortgage Payment	\$ 3,058	\$ 3,058	\$ 2,934	\$ 2,402
Home Equity Line Payment	-	484	484	443
Estimated Homeowners Insurance	80	80	80	80
HOA/Monthly Maintenance	30	30	30	30
Estimated Real Prop Taxes	169	169	169	169
TOTAL MORTGAGE PAYMENT	\$ 3,337	\$ 3,821	\$ 3,698	\$ 3,124
Estimated Cash Needed to Close				
Down Payment	\$ 131,000	\$ 65,500	\$ 65,500	\$ 65,500
Estimated Prepaids	2,700	2,700	2,600	2,700
Lender Costs	1,124	1,124	1,124	1,124
Estimated Title & Escrow Fees	2,300	2,300	2,300	2,300
Discount Points	9,825	8,515	7,205	7,205
TOTAL CASH NEEDED	\$ 146,949	\$ 80,139	\$ 78,729	\$ 78,829

* 5-Yr Arm (First Adjustment Cap 5%, Subsequent Adjustment Cap 2% and Lifetime Cap of 5%)

** 75-15 financing eligible for borrowers with FICO of 680+ and 5% in reserves and 2 months PITI after closing

*** Home Equity Line of Credit rate based on borrower with 700+FICO

**** Lender costs waived for this property with Mortgage(s) >\$400K when the below Home Mortgage Consultant is utilized.