## **Featured Property**

21 Rum Row Hilton Head Island, SC. 29928

## Selling Price: \$849,000



		Financing Options										
		30-yr fixed			15-yr fixed			5/1 ARM				
<b>Primary Financing</b>		Conventional			Conventional			Conventional				
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Down Payment \$		\$169,800.00				\$169,800.00			\$169,800.00			
Down Payment %		20.000 %			20.000 %				20.000 %			
Loan Amount		\$679,200.00			\$679,200.00				\$679,200.00			
Initial Interest Rate		4.500 %			3.875 %			3.125 %				
APR		4.601 %			4.012 %			3.054 %				
			DMT		M	D ( 0/	DMT		м	D ( 0/	DMT	
Payment Amounts	Mos	Rate%	PMT	APR%	Mos	Rate%	PMT	APR%	Mos	Rate%	PMT	APR%
Monthly Principal & Interest*	360	4.500	\$3,441	4.601	180	3.875	\$4,982	4.012	60	3.125	\$2,910	3.054
									300	2.875	\$2,831	5.054
Estimated Property Taxes				\$776.00				\$766.00				\$766.00
Estimated Homeowner's Insurance				\$400.00				\$400.00				\$400.00
Estimated Other				\$101.00				\$101.00				\$101.00

\* Mortgage insurance has been included in the initial payment for loans with less than a 20% down payment or if the loan product is FHA. For FHA loans, the Upfront Mortgage Insurance Premium amount has been included in the loan amount. For an Adjustable Rate Mortgage (ARM), the Monthly Principal and Interest payment is based on the initial interest rate, which is subject to change after consummation, which may result in a different monthly payment amount. This scenario is an estimate and actual interest rate will depend on the specific characteristics of the loan transaction and credit profile up until the time of closing.

Initial Est. Mortgage Payment (PITI)	\$4,718.41	\$6,248.53	\$4,176.53
Estimated Cash Needed to Close	\$186,064.10	\$184,111.70	\$185,600.30

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