

No Monthly PMI Available

BLC #: 21239016



Lisa Parrett
 Keller Williams
 Cell: 317-246-9966
 Email: lisa@indyreexperts.com

Property Address:

**5138 Ralston
 Indianapolis, IN 46205**

*Rates & fees are subject to change without notice & all programs are subject to qualification. Listing a certain loan program does not guarantee the property will qualify for that particular type of financing. Please see your local Caliber Funding LLC

Example	Dn Pay Assistance	FHA 3.5% DN	Conv 5% DN	Conv 5% Dn NO PMI
Sales Price	\$103,000	\$103,000	\$103,000	\$103,000
Down Payment	3.5%	3.5%	5%	5%
Loan Amount	\$99,395	\$99,395	\$97,850	\$97,850
Mortgage Insurance (financed)	\$1,802	\$1,802	\$0	\$0
Final Loan Amount	\$101,197	\$101,197	\$97,850	\$97,850
Interest Rate	4.750%	4.250%	4.500%	4.500%
Mortgage Insurance	0	0	0	1,712
Principal & Interest	\$528	\$498	\$496	\$496
Taxes	\$69	\$69	\$69	\$69
Hazard Insurance	\$70	\$70	\$70	\$70
Estimated Mortgage Ins	\$110	\$110	\$48	\$0
Second Mortgage payment	\$0	\$0	\$0	\$0
TOTAL PAYMENT	\$777	\$747	\$683	\$635
Closing Costs & Prepays				
Closing Costs	\$3,100	\$2,100	\$2,100	\$2,100
Tax Impounds (3 months)	\$207.00	\$207.00	\$207.00	\$207.00
Insurance Impound / Premium	\$840	\$840	\$840	\$840
Seller Assistance	-\$2,500	-\$3,000	-\$3,000	-\$3,000
Down Payment Assistance	-\$4,120.00	\$0.00	\$0.00	\$0.00
TOTAL	-\$2,473	\$147	\$147	\$147
Plus Down Payment	\$2,625	\$2,625	\$5,150	\$5,150
Cash to Close*	\$152	\$2,772	\$5,297	\$7,009

*Various programs have different caps on seller paid costs & allowance of gift funds, etc. Estimates assume no seller paid buyer closing costs. This example also does not reflect credits for prorated taxes, earnest money deposit, etc. Ask your loan officer for details.

Matt Davis

Mortgage Consultant

Phone: 317-517-6534

E-mail: matt.davis@caliberhomeloans.com

NMLS: 525371

