

# No Monthly PMI Available

**BLC #: 21261440**



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**Property Address:**  
 831 Tulip Lane  
 Greenwood, IN 46143

\*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	\$134,500	\$134,500	\$134,500	\$134,500
Down Payment	3.5%	3.5%	5%	5%
Loan Amount	\$129,792	\$129,792	\$127,775	\$127,775
Mortgage Insurance (financed)	\$2,353	\$2,353	\$0	\$0
Final Loan Amount	\$132,145	\$132,145	\$127,775	\$127,775
Interest Rate	<b>4.750%</b>	<b>4.250%</b>	<b>4.500%</b>	<b>4.500%</b>
Mortgage Insurance	0	0	0	2,236
Principal & Interest	\$689	\$650	\$647	\$647
Taxes	\$69	\$69	\$69	\$69
Hazard Insurance	\$75	\$75	\$75	\$75
Estimated Mortgage Ins	\$145	\$145	\$63	\$0
Second Mortgage payment	\$0	\$0	\$0	\$0
<b>TOTAL PAYMENT</b>	\$978	\$939	\$854	\$791
Closing Costs & Prepays				
Closing Costs	\$3,450	\$2,100	\$2,100	\$2,100
Tax Impounds (3 months)	\$207.00	\$207.00	\$207.00	\$207.00
Insurance Impound / Premium	\$900	\$900	\$900	\$900
Seller Assistance	-\$3,000	-\$3,000	-\$3,000	-\$3,000
Down Payment Assistance	-\$5,380.00	\$0.00	\$0.00	\$0.00
<b>TOTAL</b>	-\$3,823	\$207	\$207	\$207
Plus Down Payment	\$4,707	\$4,707	\$6,725	\$6,725
Cash to Close*	\$884	\$4,914	\$6,932	\$9,168

\*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.

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