

Coldwell Banker and Lorin Culver Present



Lorin Culver

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Financing Presented by Thomas Schultz, Wells Fargo

	30 Yr Fixed 5% Down	30 Yr Fixed 10% Down	30 Yr Fixed 20% Down	5/1 ARM 20% Down
Monthly Payment				
Principal + Interest	\$1,684.66	1,595.99	1,439.68	1,377.07
Taxes	-	-		
Mortgage Insurance	108.30	73.83		
Coop Fee + Underlying Mtg Pmt	1,229.10	1,229.10	1,229.10	1,229.10
Total	\$3,022.06	\$2,898.92	\$2,668.78	\$2,606.17
Total Sales Price	428,000	428,000	428,000	428,000
Less: Underlying Mortgage	(72,828)	(72,828)	(72,828)	(72,828)
Sales Price Net of Underlying Mtg	355,172	355,172	355,172	355,172
Loan Amount	337,413	319,655	284,138	284,138
Rate	4.375%	4.375%	4.500%	4.125%
Points	0.000%	0.000%	0.000%	0.000%
Term (months)	360	360	360	360
Down Payment	5%	10%	20%	20%
Down Payment	17,759	35,517	71,034	71,034
Escrows/Prepays	410.05	388.47	355.17	325.57
Closing Costs	9,679.43	9,679.43	9,679.43	9,679.43
Cash to Close	27,848.08	45,585.10	81,069.00	81,039.40
APR	4.620%	4.536%	4.547%	3.869%



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Rates are as of 02/15/2019 and are subject to change without notice. These financing options assume the property will be owner occupied. Mortgage insurance may be required for loans with less than a 20% down payment. These scenarios are estimated based on a credit score of 780 for jumbo products and 740 for all other products. The actual interest rate may vary depending on the specific characteristics of the loan transaction and the borrower's credit profile up until the time of closing. Other financing options are available.



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