

# SunTrust Mortgage Home Financing Options

4/7/10

## Linda Mars



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## Beacon Hill Townes

| Sales Price:                 | \$178,100         | \$178,100          | \$165,100         | \$165,100          | \$151,900         | \$151,900         |
|------------------------------|-------------------|--------------------|-------------------|--------------------|-------------------|-------------------|
| FINANCING ALTERNATIVES       | VHDA/FHA          | FHA                | VHDA/FHA          | FHA                | VHDA/FHA          | FHA               |
| TERM                         | 30                | 30                 | 30                | 30                 | 30                | 30                |
| PERCENT OF DOWNPAYMENT       | 3.5%              | 3.5%               | 3.5%              | 3.5%               | 3.5%              | 3.5%              |
| LOAN AMOUNT                  | \$175,732.00      | \$175,732.00       | \$162,905.00      | \$162,905.00       | \$149,881.00      | \$149,881.00      |
| INTEREST RATE                | 5.500%            | 5.000%             | 5.500%            | 5.000%             | 5.500%            | 5.000%            |
| APR                          | 6.16              | 5.97               | 6.14              | 5.97               | 6.41              | 6.15              |
| TOTAL POINTS                 | 0.000             | 0.500              | 0.000             | 0.500              | 0.000             | 0.500             |
| MONTHLY PAYMENT              |                   |                    |                   |                    |                   |                   |
| Principal & Interest         | \$998.00          | \$943.00           | \$925.00          | \$875.00           | \$851.00          | \$805.00          |
| Taxes                        | \$89.95           | \$89.95            | \$84.63           | \$84.63            | \$77.29           | \$77.29           |
| Hazard Insurance             | \$31.02           | \$31.02            | \$29.18           | \$29.18            | \$26.65           | \$26.65           |
| Mortgage Insurance           | \$79.00           | \$79.00            | \$73.00           | \$73.00            | \$61.00           | \$61.00           |
| HOA Fee                      | \$10.42           | \$10.42            | \$10.42           | \$10.42            | \$10.42           | \$10.42           |
| 2nd lien payment             | \$50.60           |                    | \$46.90           |                    | \$43.34           |                   |
| <b>TOTAL MONTHLY PAYMENT</b> | <b>\$1,258.98</b> | <b>\$1,153.38</b>  | <b>\$1,169.13</b> | <b>\$1,072.23</b>  | <b>\$1,069.70</b> | <b>\$980.36</b>   |
| DOWNPAYMENT                  | \$6,235.00        | \$6,235.00         | \$5,780.00        | \$5,780.00         | \$5,318.00        | \$5,318.00        |
| SETTLEMENT COSTS             | \$4,477.54        | \$5,356.20         | \$4,199.53        | \$5,014.06         | \$3,909.44        | \$4,658.85        |
| SELLER/LENDER CREDIT         |                   |                    |                   |                    |                   |                   |
| <b>TOTAL INVESTMENT</b>      | <b>\$1,807.54</b> | <b>\$11,591.20</b> | <b>\$1,724.53</b> | <b>\$10,794.06</b> | <b>\$1,632.44</b> | <b>\$9,976.85</b> |
| 2ND LIEN                     | \$8,905.00        |                    | \$8,255.00        |                    | \$7,595.00        |                   |
| INCOME NEEDED TO QUALIFY     | \$43,165.00       | \$39,545.00        | \$40,084.00       | \$36,762.00        | \$36,663.00       | \$36,081.00       |

For Program details please give me a call.



**JoDee Lambert**

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