

**Financing Options For:
1625 Jennifer Lane
Streetsboro, OH 44241**



LOAN PROGRAM	Initial Proposal	Other Financing Options		
	Scenario 1 Fixed	Scenario 2 Fixed	Scenario 3 Fixed	Scenario 4 Fixed
Purchase Price	\$254,900	\$254,900	\$254,900	\$254,900
Down Payment	5%	10%	15%	20%
1st Mortgage Loan Amount	\$242,155	\$229,410	\$216,665	\$203,920
Interest Rate	3.99%	3.99%	3.99%	3.99%
Term (Years)	30	30	30	30
1st Mortgage Payment	\$1,154.69	\$1,093.92	\$1,033.14	\$972.37
2nd Mortgage Loan Amount	\$0	\$0	\$0	\$0
2nd Mortgage Payment	\$0.00	\$0.00	\$0.00	\$0.00
Property Taxes	\$215.00	\$215.00	\$215.00	\$215.00
Home Owners Insurance	\$40.00	\$40.00	\$40.00	\$40.00
PMI	\$189.69	\$118.53	\$68.61	\$0.00
Total Monthly Payment	\$1,599.38	\$1,467.45	\$1,356.75	\$1,227.37
Down Payment	\$12,745.00	\$25,490.00	\$38,235.00	\$50,980.00
Deposit on Contract				
Loan Fees	\$1,202.50	\$1,202.50	\$1,202.50	\$1,202.50
Title Fees	\$1,420.00	\$1,420.00	\$1,420.00	\$1,420.00
Transfer Charges	\$168.00	\$168.00	\$168.00	\$168.00
Prepays	\$907.07	\$886.17	\$865.27	\$844.37
Cash Required to Close	\$16,442.57	\$29,166.67	\$41,890.77	\$54,614.87

Rates are subject to change. Sample based on straight interest rate, actual annual percentage rate (APR) may vary. Not all borrowers qualify for all programs, must meet underwriting guidelines. Please call for additional loan programs, scenarios and underwriting requirements. This does not constitute a commitment to lend. Prepared on 8/26/2009.



LDA Builders, Inc
www.ldabuilders.com
6683 Olde Eight Road
Peninsula, OH 44264
Office 330.528.3800

Financing Provided By
Home Savings & Loan
James Nelson
4831 Darrow Rd, Suite 106
Stow, OH 44224
330.315.6488
jnelson@homesavings.com

