



8037 Prairie Crossing
Macedonia, OH 44056
Purchase Price \$389,900



Mortgage Information	Scenario	Scenario	Scenario	Scenario
Down Payment	20 %	15 %	10 %	5 %
Loan Program 1st Mortgage				
Lock Period Quoted (days)	Floating	Floating	Floating	Floating
Loan Amount	\$311,920	\$331,415	\$350,910	\$370,405
Interest Rate	3.99 %	3.99 %	3.99 %	3.99 %
Interest Only	No	No	No	No
Term (years)	30	30	30	30
Loan Program 2nd Mortgage	n/a	n/a	n/a	n/a
Loan Amount	n/a	n/a	n/a	n/a
Interest Rate	n/a	n/a	n/a	n/a
Interest Only	n/a	n/a	n/a	n/a
Term (years)	n/a	n/a	n/a	n/a
Monthly Payment				
1st Mortgage	\$1,487.36	\$1,580.32	\$1,673.28	\$1,766.24
2nd Mortgage	\$0.00	\$0.00	\$0.00	\$0.00
Property Taxes	\$372.23	\$372.23	\$372.23	\$372.23
Hazard Insurance	\$40.00	\$40.00	\$40.00	\$40.00
Flood Insurance	\$0.00	\$0.00	\$0.00	\$0.00
Mortgage Insurance	\$0.00	\$104.95	\$181.30	\$290.15
Total	\$1,899.59	\$2,097.50	\$2,266.81	\$2,468.62

Funds Needed to Close				
Down Payment	\$77,980.00	\$58,485.00	\$38,990.00	\$19,495.00
Loan Fees	\$1,127.50	\$1,127.50	\$1,127.50	\$1,127.50
Title Fees	\$1,573.75	\$1,573.75	\$1,573.75	\$1,573.75
Transfer Charges	\$168.00	\$168.00	\$168.00	\$168.00
Prepaid Items / Reserves	\$591.46	\$623.43	\$655.40	\$687.36
Financed Closing Costs	\$0.00	\$0.00	\$0.00	\$0.00
Seller Paid Closing Costs	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$81,440.71	\$61,977.68	\$42,514.65	\$23,051.61

APR may vary. Not all borrowers qualify for all programs and are subject to credit review and approval. Must meet underwriting guidelines. This does not constitute a commitment to lend. For mortgage loans other than fixed loans, it is possible that the borrower's payment may increase substantially after consummation. The disclosed closing costs are estimates. Actual closing costs and the portion paid by Seller may vary. The Realtor or listing agent and their associated company are not affiliated with Home Savings & Loan. The information contained is subject to change without notice. Prepared on 3/4/2011.



Financing Provided By

Home Savings & Loan
 James Nelson
 4831 Darrow Rd, Suite 106
 Stow, OH 44224

(330) 315-6488 w or (330) 258-0825 c
 jnelson@homesavings.com

