

Visit one of our lenders today!



Connie Bridges
NMLS #635439

Jennifer Loomis
NMLS #640470

Steve Wilber
NMLS #646459

Lynal Jensen
NMLS #446245

HOME ADDRESS: TBD Steamboat Trail Brookings, SD

SALES PRICE: \$213,900.00

Home Financing Options

	First Time Homebuyer	15 year Conventional	30 year Conventional	30-year w/ PMI
Down Payment	0%	20%	20%	5%
Loan Amount	\$218,265.29	\$171,120.00	\$171,120.00	\$203,205.00
Financed Rural Development Fee	\$4,365.29			
Interest Rate**	3.125%	3.500%	4.250%	4.250%
Annual Percentage Rate (APR)	4.163%	3.723%	4.382%	4.376%
Loan Term (years)	30	15	30	30

CASH REQUIRED AT CLOSING

Down Payment	\$0.00	\$42,780.00	\$42,780.00	\$10,695.00
Loan Origination Fee (1%)	2,182.65	1,711.20	1,711.20	2,032.05
Prepays - Escrow Deposits	696.14	481.28	534.75	591.57
Closing Costs**	1,965.85	1,965.85	1,965.85	1,965.85
TOTAL CASH REQUIRED	\$4,844.64	\$46,938.33	\$46,991.80	\$15,284.47

MONTHLY PAYMENT

Principal and interest	\$934.99	\$1,223.31	\$841.81	\$999.65
Rural Development Monthly Fee	\$90.11			
Private Mortgage Insurance Premium				104.99
Homeowners Insurance Estimate	98.04	98.04	98.04	98.04
Real Estate Tax Estimate	285.20	285.20	285.20	285.20
TOTAL PAYMENT	\$1,408.34	\$1,606.54	\$1,225.05	\$1,487.87

****PLEASE NOTE:** Interest rates and costs are estimates only and are subject to change.
Other financing options are available. Income limits may apply.

