

FIRST TIME HOMEBUYERS

1700 Lynne Dr. #25, Santa Maria

\$254,900

Located in Monterey Villas on the Northeast area of Santa Maira. 3 bedroom 2.5 bath unit of approx., 1226 sq.ft., close to shopping, schools, Alan Hancock College and freeway access. Living room features a fireplace. Kitchen features, refrigerator, dishwasher and stove, wood cabinets and nice counter space. Half bathroom downstairs and Master bedroom and Master bath and 2 bedrooms and hall bath upstairs.



Financing Notes	CONV	FHA REG
	CalHFA Con	CalHFA FHA
Sales Price	\$254,900	\$254,900
% Down	3.00%	3.50%
First Loan	\$247,253	\$250,282
Term	30 Years	30 Years
Rate	5.500%	5.250%
APR*	6.276%	6.761%
2nd Loan	\$16,338	\$16,429
Term	30 Years	30 Years
Rate	0.000%	0.000%
APR*	0.000%	0.000%

CASH TO CLOSE

Down Payment	\$7,647	\$8,922
Closing Costs	\$8,404	\$8,297
Prepays/Impounds	\$2,652	\$2,633
Amt Paid by 2nd Ln	-\$16,338	-\$16,429
Total \$ Required	\$2,365	\$3,423

HOUSING EXPENSE

First Loan P & I	\$1,404	\$1,382
Taxes, Ins & MI	\$377	\$471
2nd Loan	\$0	\$0
Homeowners Assoc.	\$334	\$334
Total Monthly Pmt	\$2,115	\$2,187

*APR = Annual Percentage Rate



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