

123 Main Street, Mytown, FL 12345
Offered at \$100,000

Listing agent: Your Name Here (561) 999-9999
XYZ Realty Co.

You just may be surprised at what you can afford...

Compare popular financing options

30 year Fixed, 20% down

Loan amount **\$80,000**
Rate 6.125% (6.364% APR)

Monthly Payments

P&I **\$486**
PMI n/a
Hazard Ins. **133**
Prop Tax **156**
Total payment \$776

Qual Income \$28,206**

Max monthly debt* \$118*

**income may be lower with "perfect" credit

Down payment **\$20,000**
Closing costs **\$3,363**
Prepays/Escrow **\$783**
Cash to Close \$24,146

30 year Fixed, 5% down

Loan amount **\$95,000**
Rate 6.125% (6.342% APR)

Monthly Payments

P&I **\$577**
PMI **72**
Hazard Ins. **133**
Prop Tax **156**
Total payment \$939

Qual Income \$34,140**

Max monthly debt* \$142*

**income may be lower with "perfect" credit

Down payment **\$5,000**
Closing costs **\$3,690**
Prepays/Escrow **\$966**
Cash to Close \$9,656

APAP 30 year fixed

First loan amount **\$97,000**
Rate 6.250% (6.466% APR)

Monthly Payments

Unsecured 15-year loan **\$7,213**
at 8.250% -- payment: **\$69.98**

P&I **\$597**
PMI **74**
Hazard Ins. **133**
Prop Tax **156**

Total payment \$1,030

Qual Income \$31,703

Max monthly debt* \$79*

Down payment **\$3,000**
Closing costs **\$3,734**
Prepays/Escrow **\$979**
Cash to Close \$500

Provided by

OceanTrust Mortgage Corp.

Roger Theriault
Mortgage Broker

Lantana, FL

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As mortgage professionals, we know every buyer's needs are different, and we're here to help you find the right loan.

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Note: Rates quoted 1/29/2003 and are subject to change without notice. Insurance and tax are estimated. *Debt can be higher. A good faith estimate of closing costs will be provided after an application for loan has been made. Not all buyers will qualify for a particular program.