HomeStreet Bank®
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Finance Options

Prepared for Marshall Homes

Mortgage type:	Standard Conventional 30 year fixed 10% down	Special Buydown 20% dow Fixed 3-2-1 w/Piggyback	Special Buydown 10% down Fixed 3-2-1 w/Piggyback
Sales price:	**$524,950**	**$524,950**	**$524,950**
Loan amount:	472,455	417,000	417,000
Interest rate	6.5%	1.875%	1.875%
APR	7.091%	4.992%	4.995%
Second mortgage/DPA:		2,960	55,455
Rate on second		6.25%	6.25%
APR	6.251%	6.251%	6.251%
P & I	2,986.24	1,515.38	1,515.38
Payment on second	0.00	18.23	341.45
Mortgage insurance	204.73		
Property taxes	437.50	437.50	437.50
Hazard insurance	87.50	87.50	87.50
HOA Dues & Bond pmts			
Total Payment:	**$3,715.97**	**$2,058.60**	**$2,381.82**
Down payment	52,495	104,990	52,495
Orig fee/disc pts	4,725	4,170	4,170
Other closing costs	2,186	2,156	2,186
Prepaid costs	5,200	4,266	4,401
Less credit			
Less DPA			
Total cash:	**$64,605**	**$115,582**	**$63,252**
Change in payment:		**$1,657 less**	**$1,334 less**
Change in cash:		**$50,977 more**	**$1,353 less**

This information is not intended to be an indication of loan qualification, loan approval, or a commitment to lend. It is also not intended to be a quote of guaranteed interest rates or closing costs. On ARM transactions, the APR may increase after closing.
All figures are estimates as of 12/12/2008.

If you have any questions, or if you would like to discuss financing options, call...

Dianne Wasson

HomeStreet Bank

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