

## **Finance Options**

**Prepared for Marshall Homes**

**Mortgage type:**                    **Standard Conventional**    **Special Buydown 20% down**    **Special Buydown 10% down**  
    **30 year fixed 10% down**    **Fixed 3-2-1 w/Piggyback**    **Fixed 3-2-1 w/Piggyback**

<b>Sales price:</b>	<b>\$529,950</b>	<b>\$529,950</b>	<b>\$529,950</b>
<b>Loan amount:</b>	476,955	417,000	417,000
Interest rate	6.5%	1.875%	1.875%
APR	7.091%	4.993%	4.995%
<b>Second mortgage/DPA:</b>		6,960	59,955
Rate on second		6.25%	6.25%
APR	6.251%	6.251%	6.251%
P & I	3,014.68	1,515.38	1,515.38
Payment on second	0.00	42.85	369.15
Mortgage insurance	206.68		
Property taxes	441.67	441.67	441.67
Hazard insurance	88.33	88.33	88.33
HOA Dues & Bond pmts			
<b>Total Payment:</b>	<b>\$3,751.36</b>	<b>\$2,088.23</b>	<b>\$2,414.53</b>
Down payment	52,995	105,990	52,995
Orig fee/disc pts	4,770	4,170	4,170
Other closing costs	2,186	2,156	2,186
Prepaid costs	5,249	4,314	4,450
Less credit			
Less DPA			
<b>Total cash:</b>	<b>\$65,200</b>	<b>\$116,630</b>	<b>\$63,801</b>
<b>Change in payment:</b>		<b>\$1,663 less</b>	<b>\$1,337 less</b>
<b>Change in cash:</b>		<b>\$51,431 more</b>	<b>\$1,398 less</b>

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**