HomeStreet Bank®
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Finance Options

Prepared for Marshall Homes

Mortgage type:	Standard Conventional 30 year fixed 10% down	Special Buydown 10% down Fixed 3-2-1 w/piggyback	Special Buydown 20% dn Fixed 3-2-1 w/piggyback
Sales price:	**$539,950**	**$539,950**	**$539,950**
Loan amount:	485,955	417,000	417,000
Interest rate	6.5%	1.875%	1.875%
APR	7.091%	4.996%	4.993%
Second mortgage/DPA:		68,955	14,960
Rate on second		6.25%	6.25%
APR	6.251%	6.251%	6.251%
P & I	3,071.57	1,515.38	1,515.38
Payment on second	0.00	424.57	92.11
Mortgage insurance	210.58		
Property taxes	450.00	450.00	450.00
Hazard insurance	90.00	90.00	90.00
HOA Dues & Bond pmts			
Total Payment:	**$3,822.15**	**$2,479.95**	**$2,147.49**
Down payment	53,995	53,995	107,990
Orig fee/disc pts	4,860	4,170	4,170
Other closing costs	2,186	2,186	2,156
Prepaid costs	5,348	4,548	4,410
Less credit			
Less DPA			
Total cash:	**$66,389**	**$64,899**	**$118,726**
Change in payment:		**$1,342 less**	**$1,675 less**
Change in cash:		**$1,489 less**	**$52,337 more**

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 12/16/2008.

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

Dianne Wasson

HomeStreet Bank

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