

Home Financing Options Made Right For YOU!

Because It's Not Just A House, It's Your HOME.

PACIFIC TRUST
m o r t g a g e
a division of hometown lending, TMBG Inc.

SPECIAL ZERO DOWN FINANCING & NO PMI

- Own This House For \$1,587/mo. w/ USDA 5.00% 30-yr Fixed ^{5.86apr} (see below)
- Annual Income To Qualify To Purchase With FHA: \$39,820/yr. **

Visit Our Website To Become For More Information at www.sunburstplace.com

ESTIMATED MORTGAGE PAYMENT & QUALIFYING OPTIONS - \$242,950

	FHA 30-yr Fx 3.5% Down	FHA 5/1 ARM 3.5% Down	30-yr. Fixed 20% Down	Conventional 10% Down	USDA-RD Zero Down
Down Payment	\$8,503	\$8,503	\$48,590	\$24,295	\$0
Loan Amount	\$238,550	\$238,550	\$194,360	\$220,295	\$247,809
Program	30-Year Fixed	5/1 A.R.M	30-Year Fixed	30-Year Fixed	30-Year Fixed
Rate	4.875%	4.25%	4.875%	4.25%	5.00%
Minimum Credit Score	620	620	680	720	620
Annual Income To Qualify**	\$39,820	\$37,689	\$35,154	\$42,731	\$43,281
Total Monthly Payment Costs**	\$1,626	\$1,539	\$1,286	\$1,460	\$1,587
APR	5.561%	5.331%	5.180%	4.897%	5.815%

Information is provided to assist real estate professionals and is NOT intended to extend credit as defined by section 226.5 Regulation Z. Rates are accurate as of the date printed and are subject to change until locked. **** NOTE: "Total Monthly Housing Costs" include principle, interest, property taxes (\$207/mo.), insurance (\$37/mo.), and HOA dues (\$11/mo.) and/or mortgage insurance (est - \$109/mo.).** Taxes, home owners association dues, and property insurance are only estimates, and must be verified. Annual income to qualify is based only on projected mortgage debt. **Applicants with additional monthly debt may need to off-set that debt with additional income. These figures are estimates that include the mtg payment only.

Please see Dan Keller For FREE CREDIT REPAIR OFFER & Personalized Good Faith Estimate. - Rate estimates above for 12/13/2009
Rate quotes above are based on a premium credit rating, debt-to-income ratio less than 41%

**Check With Dan To Get Your \$8,000
Home Buyer Tax Refund Packet
(425) 350-7136**

Visit Dan For More Helpful Home Buying Tools at
www.mylenderdankeller.com



DAN KELLER
mortgage consultant/
mortgage banker

direct: (425) 350-7136
dan.mortgageadvisor@gmail.com
License # 510-LO-31948
Pacific Trust Mortgage
3614 Broadway
Everett, WA 98201