

# Special financing offer!

## Zero down and low monthly payments

Special financing for **Alverstone**  
 only available from HomeStreet Bank.

Lot 14 Carrera	0% Down 5/1 ARM interest only	3% Down 30-year fixed conventional	3% Down FHA
Purchase Price	\$399,500	\$399,500	\$399,500
Loan Amount	\$399,500	\$387,515	\$387,515
Interest Rate	4.750%	6.125%	5.500%
APR	4.977%	6.794%	6.236%
Principal & Interest	\$1,581	\$2,355	\$2,239
Taxes	\$330	\$330	\$330
Insurance	\$60	\$60	\$60
Mortgage Insurance	\$0	\$316	\$181
<b>Total Monthly Payment</b>	<b>\$1,971</b>	<b>\$3,061</b>	<b>\$2,810</b>
<b>Down Payment Requirement</b>	<b>\$0</b>	<b>\$11,985</b>	<b>\$11,985</b>



**Ben Brown**

*Builder Preferred Loan Officer*

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This document is not intended as an offer to extend credit nor a commitment to lend. The loan interest rates and terms presented here are for illustrative purposes only and are subject to change. This estimate does not include Home Owners Association dues. <sup>4</sup>FHA Loans require a portion of the mortgage insurance to be paid up front and the rest can be financed into the loan amount. <sup>1</sup>Based on a 360 month term loan at 100% LTV. <sup>2</sup>Based on a 360 month term at 97%LTV. <sup>3</sup>Based on a 360 month term loan at 97% LTV. The interest rate may increase after the loan closes on an Adjustable Rate Loan. Interest Only loans have a significant payment increase after the interest only payment expires after year 10 if there is no reduction in the amount owed on the loan as long as interest only payments are being made.