

Rates, Monthly Payments, and Estimated Closing Costs for 22 Indian Head Road , Riverside, CT 06878

Listing Price: \$2,999,000, Annual Property Taxes: \$17,711, Est. Homeowner's Insurance: \$3,500

Offered by : Marta Stroll, Cell Phone: 203-912-2080, Office Phone: 203-637-6214

Prudential CT Realty

April 13, 2011

Interest Rates and Corresponding Monthly Payments

Estimated Closing Costs

LOAN PROGRAM	5/1 Principal & Interest	7/1 Principal & Interest	30 Year Fixed	Estimated Closing Costs
DOWN PAYMENT	\$1,004,665 = 33.5%	\$1,004,665 = 33.5%	\$1,004,665 = 33.5%	Appraisal Fee \$675
LOAN AMOUNT	\$1,994,335 = 66.5%	\$1,994,335 = 66.5%	\$1,994,335 = 66.5%	Credit Report Fee 18
Interest Rate	3.750%	4.250%	5.375%	Courier Fee 24
APR	3.690%	3.887%	5.430%	Total Fees to Strategy \$717
Points / Origination Fees	0 / \$0	0 / \$0	0 / \$0	Underwriting Review Fee \$375
Prepayment Penalty	None	None	None	Flood Certification Fee 13
Mortgage Payment	\$9,236	\$9,811	\$11,168	Doc Prep Fee 0
Property Taxes	\$1,476	\$1,476	\$1,476	Total Lender Fees \$388
Est. Hazard Insurance	\$292	\$292	\$292	Attorney's Fee \$1,200
Total Monthly Payment	\$11,004	\$11,579	\$12,935	Title Insurance 7,898
Income to Qualify	\$366,789	\$385,950	\$431,176	Title Search 150
Downpayment	\$1,004,665	\$1,004,665	\$1,004,665	Recording Fees 250
Prepaid Interest (15 days)	\$3,116	\$3,532	\$4,466	Total Title/Attorney Fees \$9,498
Total Closing Costs	\$10,603	\$10,603	\$10,603	Est. Closing Costs \$10,603
Prepays and Escrows	\$15,307	\$15,307	\$15,307	Real Estate Taxes (8 months) \$11,807
Funds Required to Close	\$1,033,691	\$1,034,107	\$1,035,042	Hazard Insurance (12 months) 3,500
				Total Prepays and Escrows \$15,307

Other programs and total financing of 75% (\$2,249,250) available. Call for details.

Credit report and pre-qualification quickly arranged at no cost!

Prepared by : **Jennifer Krasnor**

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