



27915 Ridgebrook Court - Rancho Palos Verdes, CA 90275

3 Bedrooms, 1 Full & 1 Half & 1 Three Quarter Baths MLS:
SB20097671

Perfectly located, largest corner unit - spacious, open floor plan with downstairs den (could be a 4th bedroom) opening to large patio. 3 large bedrooms upstairs. The Master bedroom has an ensuite bath. Unit overlooks pool and recreation area. Laminate flooring throughout. Fireplace in downstairs living room. Detached 2 car garage.

PURCHASE PRICE: \$749,000

ANNUAL TAXES: \$9,362

ANNUAL INSURANCE (ESTIMATED): \$1,423

HOA ASSOCIATION FEE (MONTHLY): \$380

HOUSING PAYMENT INFORMATION

PAYMENT DETAILS:	30 Yr Fixed	30 Yr Fixed	30 Yr Fixed
DOWN PAYMENT:	20.00%	25.00%	30.00%
LOAN AMOUNT:	\$599,200	\$561,750	\$524,300
INTEREST RATE:	4.625%	3.625%	3.625%
APR	4.677%	3.673%	3.676%
POINTS	0.000	0.000	0.000
PRINCIPAL & INTEREST	\$3,080.72	\$2,561.87	\$2,391.08
TAXES / INS. / HOA	\$1,278.80	\$1,278.80	\$1,278.80
MTG. INSURANCE (MI)	\$0	\$0	\$0
TOTAL EST MONTHLY PMT.*	\$4,360	\$3,841	\$3,670

Flyer Generated on: 5/29/2020. Payments are estimates. Actual Payments may be greater. See page 2 for additional Minimum/Maximum Payment information. APR= Annual Percentage Rate.

*Terms of Monthly Repayment:
30 Yr Fixed: 360 payments of \$3,080.72 at 4.625% (4.677% APR) 30 Yr Fixed: 360 payments of \$2,561.87 at 3.625% (3.673% APR) 30 Yr Fixed: 360 payments of \$2,391.08 at 3.625% (3.676% APR) Rates as of: 5/26/2020.

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan. Advertised monthly payment is for illustrative purposes only and assumes above sales price and borrower qualification. Rates above reflect 30 day pricing. Rates, terms and availability of loan programs are subject to change without notice. Rate and APR will vary based on factors such as points, loan amount, loan-to-value, borrower's credit, property type and occupancy. Minimum credit score required. Not a commitment to lend. For informational purpose only; not intended as legal, tax or financial advice. Monthly payment includes estimated principal, interest, taxes, insurance and estimated mortgage insurance premium, when applicable, only. Loan programs are subject to underwriting guidelines which are subject to change without notice, which limit 3rd party contributions, and occupancy status in home. NMLS ID 328527



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Projected Payment Schedules for Loan Programs

Created on: 5/29/2020

Purchase Price: \$749,000
Property Address: 27915 Ridgebrook Court -
Rancho Palos Verdes, CA
90275
MLS Number: CRMLS SB20097671

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30 Yr Fixed: • Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$599,200 Down Payment: \$149,800
Payment Calculation	Years 1-30
Interest Rate / APR	4.625% / 4.677% APR
Principal & Interest	\$3,080.72
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$1,279
Mortgage Insurance	+ \$0
Estimated Total Monthly Payment	\$4,360

30 Yr Fixed: • Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$561,750 Down Payment: \$187,250
Payment Calculation	Years 1-30
Interest Rate / APR	3.625% / 3.673% APR
Principal & Interest	\$2,561.87
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$1,279
Mortgage Insurance	+ \$0
Estimated Total Monthly Payment	\$3,841

30 Yr Fixed: • Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$524,300 Down Payment: \$224,700
Payment Calculation	Years 1-30
Interest Rate / APR	3.625% / 3.676% APR
Principal & Interest	\$2,391.08
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$1,279
Mortgage Insurance	+ \$0
Estimated Total Monthly Payment	\$3,670