

22551 South Canyon Lake Drive

Purchase Price: \$ 589,900.00

30 Year Fixed- 20% Down- Point Cost	
Loan Amount	\$ 471,920
Rate 1st	5.750%
P & I 1st	\$ 2,754.00
Taxes	\$ 614.48
Insurance	\$ 250.00
Total Monthly Payment	\$ 3,992.03

30 Year Fixed- 10% Down- No Points	
Loan Amount	\$ 530,910
Rate 1st	5.990%
P & I 1st	\$ 3,179.66
Taxes	\$ 614.48
Insurance	\$ 250.00
Mortgage Insurance	\$ 61.94
Total Monthly Payment	\$ 4,106.14

30 Year Fixed- 5% Down- Cost Credit	
Loan Amount	\$ 560,405
Rate 1st	6.375%
P & I 1st	\$ 3,496.20
Taxes	\$ 614.48
Insurance	\$ 250.00
Mortgage Insurance	\$ 88.73
Total Monthly Payment	\$ 4,449.47

Closing Costs	
Rate Cost/ Disc. Point	\$ 5,427.08
Appraisal*	\$ 550.00
Credit Report	\$ 80.00
Underwriting Fee	\$ 950.00
10 Days Of Interest	\$ 753.76
Title & Escrow	\$ 4,500.00
1st Year of Insurance	\$ 3,000.00
Recording	\$ 225.00
Impound Acct Set Up	\$ 3,572.40
Total Closing Costs	\$ 19,058.24
Cash To Close	137,038.24

Closing Costs	
Rate Cost	\$ -
Appraisal	\$ 550.00
Credit Report	\$ 80.00
Underwriting Fee	\$ 950.00
10 Days Of Interest	\$ 883.38
Title & Escrow	\$ 4,500.00
1st Year of Insurance	\$ 3,000.00
Recording	\$ 225.00
Impound Acct Set Up	\$ 3,572.40
Total Closing Costs	\$ 13,760.77
Cash Due at Close	72,750.77

Closing Costs	
Rate Cost	\$ -
Appraisal	\$ 550.00
Credit Report	\$ 80.00
Underwriting Fee	\$ 950.00
10 Days Of Interest	\$ 992.38
Title & Escrow	\$ 4,500.00
1st Year of Insurance	\$ 3,000.00
Recording	\$ 225.00
Impound Acct Set Up	\$ 2,957.92
Total Closing Costs	\$ 13,255.30
Lender Cost Credit	(6,108.41)
Cash Due at Close	36,641.89

* APR 5.986%

*APR 6.382%

*APR 6.828%

*All quotes assume a 780 or greater Fico score and full income verification




First California Funding
 RESIDENTIAL & BUSINESS SERVICES

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