

35806 Bobcat Way, Temecula

20% Down Payment/ Owner Occupancy/ 740+ Fico

Purcashe Price/Value	\$ 575,000
Down Payment	\$ 115,000

30 Year Fixed- Partial Point Cost	
Loan Amount	\$ 460,000
Rate 1st	2.875%
P & I 1st	\$ 1,908.51
Insurance	\$ 100.00
Property Taxes	\$ 598.96
Total Monthly Payment	\$ 2,607.46

30 Year Fixed- No Point Cost	
Loan Amount 1st	\$ 460,000
Rate 1st	2.990%
P & I 1st	\$ 1,936.90
Insurance	\$ 100.00
Property Taxes	\$ 808.00
Total Monthly Payment	\$ 2,844.90

30 Year Fixed- Cost Credit	
Loan Amount	\$ 460,000
Rate 1st	3.250%
P & I 1st	\$ 2,001.95
Insurance	\$ 100.00
Property Taxes	\$ 598.96
Total Monthly Payment	\$ 2,700.91

Closing Costs	
Rate Cost/ Disc. Point	\$ 2,346.00
Appraisal	\$ 495.00
Credit Report	\$ 80.00
Underwriting Fee	\$ 950.00
5 Days Of Interest	\$ 183.68
Title & Escrow	\$ 3,950.00
1st Year of Insurance	\$ 1,200.00
Recording	\$ 250.00
Total Closing Costs	\$ 9,454.68
Lender Cost Credit	\$ -
Cash To Close	124,454.68

Closing Costs	
Rate Cost	\$ -
Appraisal	\$ 495.00
Credit Report	\$ 80.00
Underwriting Fee	\$ 950.00
5 Days Of Interest	\$ 191.03
Title & Escrow	\$ 3,950.00
1st Year of Insurance	\$ 1,200.00
Recording	\$ 250.00
Total Closing Costs	\$ 7,116.03
Lender Cost Credit	\$ -
Cash To Close	122,116.03

Closing Costs	
Rate Cost	\$ -
Appraisal	\$ 495.00
Credit Report	\$ 80.00
Underwriting Fee	\$ 950.00
5 Days Of Interest	\$ 207.64
Title & Escrow	\$ 3,950.00
1st Year of Insurance	\$ 1,200.00
Recording	\$ 250.00
Total Closing Costs	\$ 7,132.64
Lender Cost Credit	\$ (5,901.00)
Cash To Close	116,231.64

*impound account not required/ not reflected in cost



Jennifer Castro | Senior Loan Officer | NMLS: 327117