



Home Purchase Price: <b>\$629,000</b>	<b>New Conventional Loan</b>	<b>VA Loan Assumption</b>
Down Payment	\$62,900	\$62,900
First Mortgage Rate	7.125% Rate 7.434% APR	3.000% Rate 3.000% APR
Loan Amount	\$566,100.00	\$470,000.00
Monthly Principle and Interest	\$3,814.00	\$2,100.44
Monthly Home Owners Insurance	\$150	\$150
Monthly Property Taxes	\$625	\$625
Monthly Mortgage Insurance	\$171	n/a
Total Monthly First Mortgage Payment	\$4,760.00	\$2,875.44
Second Mortgage Rate	-	11.000% Rate 11.134% APR
Loan Amount	-	\$96,100.00
Total Monthly Principle and Interest Payment	-	\$915.00
Total Monthly Payment	\$4,760.00	\$3,790.44
<b>Monthly Payment Savings*</b>		<b>\$969.56</b>

\*Loan example is as of 4/15/24, credit score 700. Rate accurate as of 4/15/2024 with a purchase price of \$629,000.. Rate may change or not be available at closing. Taxes and Insurance are estimated and may change. The Total Payment includes estimated Taxes of 4/15/2024 and Insurance of 4/15/2024. Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.



**Eric Wolf**  
Branch Manager | NMLS # 276968  
C: 714.422.9668  
ewolf@iservelending.com  
10815 Rancho Bernardo Rd. Suite 230,  
San Diego, CA 92127