



**1120 Sea Glass Way**  
**Oceanside, CA 92054**

**1,775 SQ FT**  
**3 bed - 3 bath**

**Purchase Price**  
**\$ 1,095,000**

**REDUCED MORTGAGE PAYMENTS TO THE BUYER FOR THE FIRST 2 YEARS!**

This is not a substitute for a Loan Estimate. Sample rate provided for illustration purposes information below. Rate(s), APR(s) and payment info is valid as of 2/16/24

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Program assumes a first lien position, 740 FICO score, 25 day rate lock, based on a single family home. All terms are subject to underwriting guidelines and applicants credit profile, not all applicants will be approved. Please contact us at CrossCountry Mortgage for more information.

	Monthly Payment Savings	Annual Payment Savings
Savings Year 1	\$1,142	\$13,709
Savings Year 2	\$584	\$7,008
	<b>Payment Savings to Buyer</b>	<b>\$20,717</b>

	MARKET RATE	Year 1 (Reduced 2%)	Year 2 (Reduced 1%)
Purchase Price	\$1,095,000		
Down Payment %	20%		
Loan Amount	\$876,000		
Interest Rate/(APR)	7.325% / 7.486%	5.325%	6.325%
Mortgage Payment	\$6,020	\$4,878	\$5,436
Total Payment (Inc. Insurance, Taxes, HOA, est,)	\$7,612	\$6,470	\$7,028



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