

# PROPERTY *Financing*

## PROPERTY DESCRIPTION

Your perfect loan for your perfect home! Beautiful upscale Garage Townhouse loaded with great features! Gorgeous granite & stainless Island Kitchen, Family room & Dining room share a 2-sided gas fireplace, Living room with French doors & beautiful wood floors! Lovely Master suite with garden bath includes double sinks, separate tub & shower. Fully finished daylight lower level with Rec room (could be 4th Bedroom) & 2nd half-bath. Approx 2.5 miles to Metro! Built in 2008. MLS# MC10212049

## FINANCING DETAILS

PROGRAM NAME	CONV 80% 30 Fixed	CONV 95% 30 Fixed	FHA 96.5% 30 Fixed
INTEREST RATE	4.500%	4.500%	4.375%
APR*	4.605%	4.605%	4.580%
TERM IN YEARS	30	30	30
SALES PRICE	465,000	465,000	465,000
DOWN PAYMENT	93,000	23,250	16,275
DOWN PAYMENT %	20%	5%	3.5%
LOAN AMOUNT	372,000	441,750	448,725
MORTGAGE INS PREMIUM	N/A	5,389	7,853
TOTAL LOAN AMOUNT	372,000	447,139	456,578
MONTHLY P&I PAYMENT	1,885	2,266	2,280
MONTHLY PROPERTY TAXES	408	408	408
MONTHLY HAZARD INS. (est)	83	83	83
MONTHLY MORTGAGE INSURANCE	-	-	323
<b>TOTAL MONTHLY PAYMENT</b>	<b>2,376</b>	<b>2,757</b>	<b>3,095</b>



## PROPERTY DETAILS

**17733 Phelps Hill Lane**  
**Derwood, MD 20855**



PROPERTY TYPE	Colonial Townhouse
SALES PRICE	\$465,000

\*APR = Annual Percentage Rate

This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Other limitations may apply. Rates, terms and availability of programs is subject to change without notice.

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