

## Loan Comparison

*Please contact me for your specific loan details information.*

Provided By:

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Loan Program	30 with NO MI	30 YF with MI	FHA 30 YF
<b>Purchase Price</b>	417,000	417,000	417,000
<b>Down Payment</b>	3.000% 12,510.00	3.000% 12,510.00	3.500% 14,595.00
<b>Loan Amount</b>	404,490	404,490	409,447
<b>Interest Rate</b>	4.875 %	4.125 %	3.750 %
<b>Term/Due In(mths)</b>	360 / 360 mths	360 / 360 mths	360 / 360 mths
<b>Housing Expense</b>			
Principal & Interest	2,140.59	1,960.36	1,896.21
Other Finance			
Hazard Insurance	50.00	50.00	50.00
Property Taxes	323.75	323.75	323.75
Mortgage Insurance		333.70	452.71
Homeowner's Fee			
Other			
<b>Total</b>	<b>2,514.34</b>	<b>2,667.81</b>	<b>2,722.67</b>
<b>Min Income Required</b>			
<b>Max Debt Allowable</b>			
<b>MIP/FF</b>			7,042.09
<b>Estimated Closing Cost</b>	6,135.34	6,010.67	5,664.75
<b>Total Cash to Close</b>	18,645.34	18,520.67	20,259.75
<b>Subordinate Financing</b>			
<b>Ppd Fin Charge</b>	1,752.50	1,752.50	8,794.59
<b>APR</b>	4.895 %	5.508 %	5.770 %

The Loan Comparison above is presented as an estimate of three possible mortgage scenarios. This is not a loan commitment, nor is it a guarantee of any kind. This comparison is based solely on estimated figures and information available at the time of preparation.

