



1275 Portillo Ln, Lake Arrowhead, CA 92352

Step into this freshly renovated home, just steps away from Tavern Bay Beach Club and scenic hiking trails. The main level boasts an open living area with a fireplace, dining space, kitchen, bedroom, and bath, all leading to a wrap-around upper deck. Upstairs, two bedrooms offer high beamed ceilings and serene views, with one featuring its own fireplace. The lower level offers a flexible bedroom with en-suite bath and access to the lower deck. Enjoy the partially fenced yard with a mix of shade and sun. With lake rights and ample parking, this Lake Arrowhead gem awaits you!

Financing	CONV	CONV	CONV
Notes	3/2/1 Buydown	2/1 Buydown	Fixed Rate
Sales Price	\$629,000	\$629,000	\$629,000
% Down	10.00%	10.00%	5.00%
First Loan	\$566,100	\$566,100	\$597,550
Term	30 Years	30 Years	30 Years
Rate	4.125%	5.125%	7.125%
APR*	6.952%	7.296%	7.726%
CASH TO CLOSE			
Down Payment	\$62,900	\$62,900	\$31,450
Closing Costs	\$5,705	\$5,705	\$5,799
Prepays/Impounds	\$10,267	\$10,267	\$11,413
Cost of Buydown	\$25,475	\$13,869	N/A
Seller is Paying	-\$37,740	-\$18,870	-\$0
Total \$ Required	\$66,606	\$73,871	\$48,662
HOUSING EXPENSE			
First Loan P & I	\$2,744	\$3,082	\$4,026
Taxes, Ins & MI	\$1,156	\$1,156	\$1,332
Total Monthly Pmt	\$3,900	\$4,239	\$5,358

*APR = Annual Percentage Rate

Loan 1: Conventional		
3/2/1 Buydown		
Years	Rate	Payment
1	4.125%	\$2,744
2	5.125%	\$3,082
3	6.125%	\$3,440
4-30	7.125%	\$3,814

Payment and rate does not adjust after year 4. Fully indexed rate is 7.125% with a payment of \$3,814. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.

Loan 2: Conventional		
2/1 Buydown		
Years	Rate	Payment
1	5.125%	\$3,082
2	6.125%	\$3,440
3-30	7.125%	\$3,814

Payment and rate does not adjust after year 3. Fully indexed rate is 7.125% with a payment of \$3,814. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.

Theresa Grant
Realtor

CalRE #: 01202881
 (909) 754-5171
 (909) 336-2400
 theresa@homesinlakearrowhead.com



Derek D Bobadilla
Branch Manager

NMLS# 820270/ NMLS# 1660690
 (909) 270-4647
 Bobadillafinanceteam.com
 (909) 530-3114
 derek@bobadillafinanceteam.com



Coldwell Banker Sky Ridge Realty
 PO Box 1089
 Lake Arrowhead CA 92352



Bobadilla Finance Team Home Loans
 28200 Highway 189 F240 #26
 Lake Arrowhead CA 92352