





Welcome to Big Bear City, where dreams come alive, A home awaits you, where happiness will thrive, With four bedrooms and two bathrooms to call your own, This haven of comfort will make your heart feel at home. Vaulted ceilings soar high, like the birds in the sky, Creating a sense of space that will make you sigh, A beautiful rock fireplace, a centerpiece divine, Where warmth and memories intertwine. Ease of access, single floor living at its best, No stairs to climb, just pure convenience manifest, Every room bathed in sunlight's gentle embrace, Glorious sunrises painting the sky with grace. In this sunny location, nature's wonders unfold, With beauty and tranquility that never grows old, Big Bear City beckons you to savor each day, In a home that embodies comfort in every way.







Financing	FHA REG	VA	CONV
Notes	Fixed Rate	Fixed Rate	Fixed Rate
Sales Price	\$445,000	\$445,000	\$445,000
% Down	3.50%	0.00%	5.00%
First Loan	\$436,939	\$454,567	\$422,750
Term	30 Years	30 Years	30 Years
Rate	6.750%	6.500%	7.375%
APR*	7.874%	6.770%	7.975%
CASH TO CLOSE			
Down Payment	\$15,575	\$0	\$22,250
Closing Costs	\$15,766	\$2,495	\$4,723
Prepaids/Impounds	\$6,062	\$6,064	\$8,117
Total \$ Required	\$37,403	\$8,559	\$35,090
HOUSING EXPENSE			
First Loan P & I	\$2,834	\$2,873	\$2,920
Taxes, Ins & MI	\$808	\$611	\$942
Total Monthly Pmt	\$3,642	\$3,484	\$3,862
*APR = Annual Percentage Rate			



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Keller Williams Big Bear Lake

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