





Welcome to your dream home in Fort Smith! This beautiful, recently updated 3-bedroom, 1-bath haven boasts solid surface floors, fresh neutral paint, a formal dining room, spacious bedrooms, and a bonus flex space upstairs that can easily transform into a 4th bedroom. This home offers flexibility and style. Enjoy the privacy of a fenced-in backyard and relish the convenience of being close to schools, shopping, and more. Your perfect blend of comfort and convenience awaits!







| Financing | FHA REG | VA | CONV |
|-------------------------------|------------|------------|------------|
| Notes | Fixed Rate | Fixed Rate | Fixed Rate |
| Sales Price | \$237,900 | \$237,900 | \$237,900 |
| % Down | 3.50% | 0.00% | 5.00% |
| First Loan | \$233,590 | \$243,014 | \$226,005 |
| Term | 30 Years | 30 Years | 30 Years |
| Rate | 6.750% | 6.500% | 7.375% |
| APR* | 7.899% | 6.771% | 7.975% |
| CASH TO CLOSE | | | |
| Down Payment | \$8,327 | \$0 | \$11,895 |
| Closing Costs | \$9,334 | \$1,755 | \$3,511 |
| Prepaids/Impounds | \$2,065 | \$2,067 | \$3,164 |
| Total \$ Required | \$19,726 | \$3,822 | \$18,570 |
| HOUSING EXPENSE | | | |
| First Loan P & I | \$1,515 | \$1,536 | \$1,561 |
| Taxes, Ins & MI | \$236 | \$131 | \$308 |
| Total Monthly Pmt | \$1,751 | \$1,667 | \$1,869 |
| *APR = Annual Percentage Rate | : | | |

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