





Private home on a cul-de-sac with a spacious front yard. Main floor features upgraded kitchen, dining, living room, and 2 owner's suites. Updated kitchen with granite counters, newer appliances, and custom cabinets. Dining area opens to living room with fireplace and access to a large back deck. Upstairs has 2 bedrooms, a bathroom, and additional social space. AC, vinyl windows/sliders, TVs, washer/dryer, and BBQ included. Over 14,000 sq ft lot with lake rights. Close to school, bus stop, and trails. Great value!

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|-------------------------------|------------|------------|------------|
| Notes | Fixed Rate | Fixed Rate | Fixed Rate |
| Sales Price | \$599,000 | \$599,000 | \$599,000 |
| % Down | 5.00% | 0.00% | 3.50% |
| First Loan | \$569,050 | \$611,878 | \$588,150 |
| Term | 30 Years | 30 Years | 30 Years |
| Rate | 7.375% | 6.250% | 6.500% |
| APR* | 7.975% | 6.514% | 7.600% |
| CASH TO CLOSE | | | |
| Down Payment | \$29,950 | \$0 | \$20,965 |
| Closing Costs | \$5,624 | \$3,046 | \$20,550 |
| Prepaids/Impounds | \$10,922 | \$8,095 | \$8,095 |
| Total \$ Required | \$46,496 | \$11,141 | \$49,610 |
| HOUSING EXPENSE | | | |
| First Loan P & I | \$3,930 | \$3,767 | \$3,718 |
| Taxes, Ins & MI | \$1,268 | \$822 | \$1,087 |
| Total Monthly Pmt | \$5,198 | \$4,589 | \$4,804 |
| *APR = Annual Percentage Rate | | | |









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