



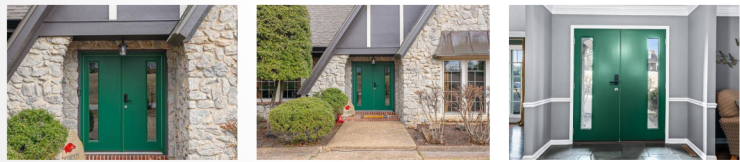
Beautifully updated, large 4 bedroom, 3 bath home centrally located in a very desirable school district in Fort Smith! This 4438 square foot, move-in ready home has plenty of space for the whole family! This home features 3 living areas, formal dining room, large bedrooms, and three large storage rooms located off of the den downstairs. This home has been meticulously updated and has so many thoughtful details including, a completely updated kitchen with new stainless steel appliances and butcher block countertops, remodeled master suite, a Murphy bed, laundry chute, and a mudroom with sink located off of the garage! New roof in 2022, new rain gutters 2023, both HVACs replaced in 2020, new fence 2020, new water heater 2021, garage EV charger, the list goes on! Don't miss the opportunity to make this house your own!

Financing Notes	CONV Fixed Rate	VA Fixed Rate	FHA REG Fixed Rate
Sales Price	\$499,900	\$499,900	\$499,900
% Down	5.00%	0.00%	3.50%
First Loan	\$474,905	\$510,647	\$490,845
Term	30 Years	30 Years	30 Years
Rate	7.375%	6.250%	6.500%
APR*	7.975%	6.514%	7.604%

CASH TO CLOSE			
Down Payment	\$24,995	\$0	\$17,497
Closing Costs	\$5,044	\$2,692	\$17,472
Prepays/Impounds	\$7,447	\$5,087	\$5,087
Total \$ Required	\$37,486	\$7,779	\$40,056

HOUSING EXPENSE			
First Loan P & I	\$3,280	\$3,144	\$3,102
Taxes, Ins & MI	\$780	\$408	\$629
Total Monthly Pmt	\$4,060	\$3,552	\$3,732

*APR = Annual Percentage Rate



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