

HOME LOAN COMPARISON WORKSHEET

Property Details and Features

3510 Maple Ave, Odessa, TX 79762

Offered at \$112,076

Bedrooms: 3
 Bathrooms: 2
 Yr. Built: 1955
 Sq Feet: 1416
 Lot Size: .21 acres
 Pool: No



This Property is Presented By:



Donna Edwards
 Broker Associate
 432-934-4439



www.DonnaSellsOdessa.com

Deriso & Haynes Realty

5200 Maple Ave, Odessa, TX 79762

*Notice: Information is deemed reliable, but is not guaranteed. Interested parties are advised to verify all information to their own satisfaction.



Home Financing pricing as of 1/26/11

MORTGAGE PROGRAM SPECIFICS

Loan Type	Conv 30-year Fixed	Conv 15-year Fixed	FHA 30-year Fixed
Down Payment (%)	20.0%	20.0%	3.5%
Loan Amount	\$89,661	\$89,661	\$108,153
Interest Rate	4.750%	4.500%	4.750%
APR (Annual Percentage Rate)	4.820%	4.936%	5.693%
Loan Term in years	30	15	30

*NOTICE-All dollar amounts are rounded to the nearest whole dollar.

The APR (Annual Percentage Rate) shows the rate of a mortgage loan by figuring it in terms of a yearly interest rate. It is generally higher than the interest rate because it will include the cost of points, mortgage insurance and other items included in the loan.

ESTIMATED MONTHLY PAYMENT INFORMATION

Principal & Interest	\$468	\$686	\$564
Property Taxes	\$146	\$146	\$146
Hazard Insurance Premium	\$61	\$61	\$61
Mortgage Insurance Premium	\$0	\$0	\$91
Homeowner Association dues	\$0	\$0	\$0
Estimated Total Monthly Payment	\$675	\$893	\$862

**The Up Front Mortgage Insurance Premium is normally not an out of pocket expense. It is usually added to the loan amount, especially with FHA and VA loan programs. Please ask for details.

If it applies, "ARM" means Adjustable Rate Mortgage. The interest rate of Adjustable Rate Mortgages are subject to increase after duration of the loan.

TYPICAL FEES & COSTS

Points/Origination Fee	\$1,300	\$1,300	\$1,300
Estimated Closing Costs	\$3,500	\$3,500	\$3,500
Prepays (Interest, etc.)	\$1,200	\$1,200	\$1,200
Up Front Mortgage Insurance Premium	\$0	\$0	\$1,082

For Additional Mortgage Information Contact:

MARK HARCROW Residential Mortgage Loan Originator

Office: (432) 552-5626/ Fax: (972) 392-3301

mharcrow@hs-mtg.com

www.vamortgageconnection.com

4560 Beltline, Suite 424, Addison, TX 75001



NOTICE: This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or date is subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Mortgage Banker NMLS #296023



\$22,415.20

\$22,415.20

\$3,922.66

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