



FINANCING OPTIONS

for

Property at: **Atkinson Towers #1102**

Listed by: **Walter W Flood,R, phone: 922-1659**

List Price: **\$268,000**

15 day lock	<u>80% Fixed</u>	<u>80% 5/1ARM</u>	<u>80%, 3/1 ARM</u>
Loan Amount	\$214,400	\$214,400	\$214,400
Interest Rate	5.625%	5.500%	4.750%
Points	2.000%	1.000%	1.000%
Loan-to-Value	80.0%	80.0%	80.0%
Down Payment	\$55,000	\$55,000	\$55,000
Closing Costs**	8,500	6,200	6,200
Est. Cash Req'd.	\$63,500	\$61,200	\$61,200
Mo. Payment:			
P&I Payment	\$1,234.21	\$1,217.34	\$1,118.41
Property Tax	included in maintenance fee		
Lease on Parking	42.02	42.02	42.02
Maintenance	285.79	285.79	285.79
	\$1,562.02	\$1,545.15	\$1,446.22
Qualifying:			
Est Inc Req(36%)	\$4,339	\$4,292	\$4,017
Max.MoDebt(40%)	\$174	\$172	\$161

20% down payment. No mortgage insurance or piggy back first and second.
Coop pricing is shown.

**Closing Costs Estimate: points,loan fees,escrow, 1 1/2 mon. of Maint.Fees, taxes etc . . .

All rates and fees are subject to change without notice.

Rates and Points as of December 10, 2004

Franklin Kau

Advantage Mortgage, Inc.

1268 Young St. #305

Honolulu, HI 96814

Tel (808) 545-1234, Cellular (808) 226-1354

Fax: (808) 545-7777



This information is provided to assist real estate professionals and is not an advertisement to extend consumer credit as defined by section 226.6 of Regulation Z.