

## \$350,000 Purchase Fully Amortized

	5/1 ARM	5/1 ARM	CalHFA
<b>SALES PRICE</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>
TYPE PROGRAM	5/1 ARM	5/1 ARM	CALHFA
DOWNPAYMENT %	0%	5%	0%
DOWNPAYMENT \$	\$0	\$17,500	\$0
SECOND AMOUNT	\$70,000	\$52,500	\$15,000
FIRST AMOUNT	\$280,000	\$280,000	\$335,000
INTEREST RATE	6.750%	6.125%	5.625%
INDEX	LIBOR	LIBOR	N/A
LIFE CAP.	11.750%	11.125%	N/A
MARGIN	3.000%	2.250%	N/A
PAY CAP.	N/A	N/A	N/A
INT. CAP.	2.000%	2.000%	N/A
ADJ PERIOD	5yr/annual	5yr/annual	N/A
<b>PAYMENTS</b>			
Principal & Interest	\$1,816.07	\$1,701.31	\$1,928.45
Real Estate Taxes	\$364.58	\$364.58	\$364.58
Homeowners Insurance	\$0.00	\$0.00	\$0.00
2nd TD	\$495.83	\$350.00	\$0.00
HOA	\$200.00	\$200.00	\$200.00
PMI	\$0.00	\$0.00	\$237.29
<b>TOTAL PITI</b>	<b>\$2,876.49</b>	<b>\$2,615.89</b>	<b>\$2,730.32</b>

FINANCING INFO:

**Dean R. Brown**

*Senior Loan Officer*

Office: (858) 521-7227

REAL ESTATE AGENT

**Dale Politte**

*Realtor*

Office: (858) 673-7883

Rates and Programs Subject to change. For Informational Purposes only.

Not to be use to Extend Credit Defined in 226.2 of Reg Z. Rates effective as of 05/19/06

