

# 1526 Larkin St

## TIC Unit

Offered by:

**Adine Le**

415-200-7786

**SavOn Realty**

Fractional TIC Loans	20% down payment		25% down payment		30% down payment	
Loan Program	3 year ARM amortizing	5-year ARM amortizing	3 year ARM amortizing	5-year ARM amortizing	3 year ARM amortizing	5-year ARM amortizing
<b>Purchase Price</b>	<b>\$799,000</b>	<b>\$799,000</b>	<b>\$799,000</b>	<b>\$799,000</b>	<b>\$799,000</b>	<b>\$799,000</b>
Min. Down Payment %	20%	20%	25%	25%	30%	30%
Down Payment \$	\$159,800	\$159,800	\$199,750	\$199,750	\$239,700	\$239,700
1st Loan Amount	\$639,200	\$639,200	\$599,250	\$599,250	\$559,300	\$559,300
<b>Rate*</b>	<b>7.000%</b>	<b>7.250%</b>	<b>6.750%</b>	<b>7.000%</b>	<b>6.500%</b>	<b>6.750%</b>
APR	7.070%	7.320%	6.820%	7.070%	6.570%	6.820%
<b>Monthly Payment</b>						
1st Loan	\$4,253	\$4,360	\$3,887	\$3,987	\$3,535	\$3,628
Est RE Tax	\$760	\$760	\$760	\$760	\$760	\$760
HOA	TBD	TBD	TBD	TBD	TBD	TBD
<b>Total Monthly Payment</b>	<b>\$5,012</b>	<b>\$5,120</b>	<b>\$4,646</b>	<b>\$4,747</b>	<b>\$4,295</b>	<b>\$4,387</b>
Est Monthly Tax Savings(30%)	\$1,504	\$1,536	\$1,394	\$1,424	\$1,288	\$1,316
<b>After-tax Monthly Cost</b>	<b>\$3,509</b>	<b>\$3,584</b>	<b>\$3,253</b>	<b>\$3,323</b>	<b>\$3,006</b>	<b>\$3,071</b>

Loan Terms	
Index	LIBOR
Margin	3.500%
Prepayment Penalty	3 years, declining
Points	1%
Assumable	yes
Assumption Fee	1% of loan amount



**GordonFriedman**  
HOME LOAN CONSULTANT

*TIC Specialist*

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Rates quoted are as of 3/20/09 and are subject to change. Subject to lender review and approval. DRE license #01045749 expires 3/12/11.