

158 Laidley St.

Offered by:

Jeremy Burnett 572-5495

Zephyr Real Estate

Fractional TIC Loans

Unit	158 Laidley #1			158 Laidley #2			158 Laidley #3		
Loan Program*	3-year ARM	5-year ARM	7 year ARM	3-year ARM	5-year ARM	7 year ARM	3-year ARM	5-year ARM	7 year ARM
Purchase Price	\$729,000	\$729,000	\$729,000	\$389,000	\$389,000	\$389,000	\$549,000	\$549,000	\$549,000
Min. Down Payment %**	30%	30%	30%	30%	30%	30%	30%	30%	30%
Down Payment \$	\$218,700	\$218,700	\$218,700	\$116,700	\$116,700	\$116,700	\$164,700	\$164,700	\$164,700
1st Loan Amount	\$510,300	\$510,300	\$510,300	\$272,300	\$272,300	\$272,300	\$384,300	\$384,300	\$384,300
Rate	6.750%	6.875%	7.125%	6.750%	6.875%	7.125%	6.750%	6.875%	7.125%
APR	6.820%	6.945%	7.195%	6.820%	6.945%	7.195%	6.820%	6.945%	7.195%
Monthly Payment									
1st Loan	\$3,310	\$3,352	\$3,438	\$1,766	\$1,789	\$1,835	\$2,493	\$2,525	\$2,589
Est RE Tax	\$693	\$693	\$693	\$370	\$370	\$370	\$522	\$522	\$522
HOA	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Total Monthly Payment	\$4,003	\$4,045	\$4,131	\$2,136	\$2,159	\$2,204	\$3,015	\$3,047	\$3,111
Est Monthly Tax Savings(30%)	\$1,201	\$1,214	\$1,239	\$641	\$648	\$661	\$904	\$914	\$933
After-tax Monthly Cost	\$2,802	\$2,832	\$2,892	\$1,495	\$1,511	\$1,543	\$2,110	\$2,133	\$2,178

Unit	158 Laidley #4			158 Laidley #5		
Loan Program*	3-year ARM	5-year ARM	7 year ARM	3-year ARM	5-year ARM	7 year ARM
Purchase Price	\$789,000	\$789,000	\$789,000	\$799,000	\$799,000	\$799,000
Min. Down Payment %**	30%	30%	30%	30%	30%	30%
Down Payment \$	\$236,700	\$236,700	\$236,700	\$239,700	\$239,700	\$239,700
1st Loan Amount	\$552,300	\$552,300	\$552,300	\$559,300	\$559,300	\$559,300
Rate	6.750%	6.875%	7.125%	6.750%	6.875%	7.125%
APR	6.820%	6.945%	7.195%	6.820%	6.945%	7.195%
Monthly Payment						
1st Loan	\$3,582	\$3,628	\$3,721	\$3,628	\$3,674	\$3,768
Est RE Tax	\$750	\$750	\$750	\$760	\$760	\$760
HOA	TBD	TBD	TBD	TBD	TBD	TBD
Total Monthly Payment	\$4,332	\$4,378	\$4,471	\$4,387	\$4,434	\$4,528
Est Monthly Tax Savings(30%)	\$1,300	\$1,314	\$1,341	\$1,316	\$1,330	\$1,358
After-tax Monthly Cost	\$3,033	\$3,065	\$3,130	\$3,071	\$3,104	\$3,169

Loan Terms	
Index	CMT
Margin	3.250%
Prepayment Penalty	none
Points	1%
Assumable	yes
Assumption Fee	1% of loan amount

*interest-only loans available -- add .25% to rates shown above.

**25% down payment available with \$20,000 deposit in lender account
Seller will carry up to a 10% second loan for qualified buyers.



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Rates quoted are as of 9/20/08 and are subject to change. Subject to lender review and approval. DRE license #01045749 expires 3/12/11.

