



# 1729 Noe St.

Offered by:

**Peter Koenig 552-6300**

**Broker**

**Tower Properties**

Fractional TIC Loans	20% down payment				30% down payment*			
	3 year ARM		5-year ARM		5-year ARM		7-year ARM	
	amortizing	interest only	amortizing	interest only	amortizing	interest only	amortizing	interest only
<b>Purchase Price</b>	<b>\$599,000</b>	<b>\$599,000</b>	<b>\$599,000</b>	<b>\$599,000</b>	<b>\$599,000</b>	<b>\$599,000</b>	<b>\$599,000</b>	<b>\$599,000</b>
Min. Down Payment %	20%	20%	20%	20%	30%	30%	30%	30%
Down Payment \$	\$119,800	\$119,800	\$119,800	\$119,800	\$179,700	\$179,700	\$179,700	\$179,700
1st Loan Amount	\$479,200	\$479,200	\$479,200	\$479,200	\$419,300	\$419,300	\$419,300	\$419,300
<b>Rate</b>	<b>7.750%</b>	<b>8.000%</b>	<b>8.000%</b>	<b>8.250%</b>	<b>6.875%</b>	<b>7.125%</b>	<b>7.125%</b>	<b>7.375%</b>
APR	7.820%	8.070%	8.070%	8.320%	6.945%	7.195%	7.195%	7.445%
<b>Monthly Payment</b>								
1st Loan	\$3,433	\$3,195	\$3,516	\$3,295	\$2,755	\$2,490	\$2,825	\$2,577
Est RE Tax	\$570	\$570	\$570	\$570	\$570	\$570	\$570	\$570
HOA	\$119	\$119	\$119	\$119	\$119	\$119	\$119	\$119
<b>Total Monthly Payment</b>	<b>\$4,122</b>	<b>\$3,883</b>	<b>\$4,205</b>	<b>\$3,983</b>	<b>\$3,443</b>	<b>\$3,178</b>	<b>\$3,513</b>	<b>\$3,265</b>
Est Monthly Tax Savings(30%)	\$1,236	\$1,165	\$1,261	\$1,195	\$1,033	\$953	\$1,054	\$980
<b>After-tax Monthly Cost</b>	<b>\$2,885</b>	<b>\$2,718</b>	<b>\$2,943</b>	<b>\$2,788</b>	<b>\$2,410</b>	<b>\$2,225</b>	<b>\$2,459</b>	<b>\$2,286</b>

\*25% down payment available if \$25,000 CD is opened with lender

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

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



**GordonFriedman**  
HOME LOAN CONSULTANT

**TIC Specialist**

*Guarantee Mortgage*

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