

# 415-419 Carl Street

## TIC Units

Offered by:

**Nate Piper 738-7066**

**Paragon Real Estate**

Fractional TIC Loans	415 Carl St		417 Carl St		419 Carl St	
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>\$489,000</b>	<b>\$489,000</b>	<b>\$479,000</b>	<b>\$479,000</b>	<b>\$539,000</b>	<b>\$539,000</b>
Min. Down Payment %	20%	20%	20%	20%	20%	20%
Down Payment \$	\$97,800	\$97,800	\$95,800	\$95,800	\$107,800	\$107,800
1st Loan Amount	\$391,200	\$391,200	\$383,200	\$383,200	\$431,200	\$431,200
<b>Rate*</b>	<b>7.000%</b>	<b>7.250%</b>	<b>7.000%</b>	<b>7.250%</b>	<b>7.000%</b>	<b>7.250%</b>
APR	7.070%	7.320%	7.070%	7.320%	7.070%	7.320%
<b>Monthly Payment</b>						
1st Loan	\$2,603	\$2,669	\$2,549	\$2,614	\$2,869	\$2,942
Est RE Tax	\$465	\$465	\$455	\$455	\$512	\$512
HOA	TBD	TBD	TBD	TBD	TBD	TBD
<b>Total Monthly Payment</b>	<b>\$3,068</b>	<b>\$3,134</b>	<b>\$3,005</b>	<b>\$3,070</b>	<b>\$3,381</b>	<b>\$3,454</b>
Est Monthly Tax Savings(30%)	\$920	\$940	\$901	\$921	\$1,014	\$1,036
<b>After-tax Monthly Cost</b>	<b>\$2,147</b>	<b>\$2,194</b>	<b>\$2,103</b>	<b>\$2,149</b>	<b>\$2,367</b>	<b>\$2,418</b>

\* reduce all rates by .25% with 25% down payment, .5% with 30% down payment

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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San Francisco, CA 94102

415-345-4378

www.gordonfriedman.com

Rates quoted are as of 3/16/09 and are subject to change. Subject to lender review and approval. DRE license #01045749 expires 3/12/11.