

433-437 Carl St

TIC Units

Offered by:

Nate Piper 738-7066
Paragon Real Estate

Fractional TIC Loans	433 Carl St		435 Carl St		437 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
Purchase Price	\$479,000	\$479,000	\$509,000	\$509,000	\$529,000	\$529,000
Min. Down Payment %	20%	20%	20%	20%	20%	20%
Down Payment \$	\$95,800	\$95,800	\$101,800	\$101,800	\$105,800	\$105,800
1st Loan Amount	\$383,200	\$383,200	\$407,200	\$407,200	\$423,200	\$423,200
Rate*	7.000%	7.250%	7.000%	7.250%	7.000%	7.250%
APR	7.070%	7.320%	7.070%	7.320%	7.070%	7.320%
Monthly Payment						
1st Loan	\$2,549	\$2,614	\$2,709	\$2,778	\$2,816	\$2,887
Est RE Tax	\$455	\$455	\$484	\$484	\$503	\$503
HOA	TBD	TBD	TBD	TBD	TBD	TBD
Total Monthly Payment	\$3,005	\$3,070	\$3,193	\$3,262	\$3,319	\$3,390
Est Monthly Tax Savings(30%)	\$901	\$921	\$958	\$979	\$996	\$1,017
After-tax Monthly Cost	\$2,103	\$2,149	\$2,235	\$2,283	\$2,323	\$2,373

* 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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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.