



5-7 Capp St.

TIC Units

Offered by:

Anna Spathis 810-5291

Zephyr Real Estate

Fractional TIC Loans	5 Capp St.				7 Capp St.			
	3 year ARM		5-year ARM		3 year ARM		5-year ARM	
	amortizing	interest only	amortizing	interest only	amortizing	interest only	amortizing	interest only
Purchase Price	\$510,000	\$510,000	\$510,000	\$510,000	\$485,000	\$485,000	\$485,000	\$485,000
Min. Down Payment %	20%	20%	20%	20%	20%	20%	20%	20%
Down Payment \$	\$102,000	\$102,000	\$102,000	\$102,000	\$97,000	\$97,000	\$97,000	\$97,000
1st Loan Amount	\$408,000	\$408,000	\$408,000	\$408,000	\$388,000	\$388,000	\$388,000	\$388,000
Rate	7.500%	7.750%	7.750%	8.000%	7.500%	7.750%	7.750%	8.000%
APR	7.570%	7.820%	7.820%	8.070%	7.570%	7.820%	7.820%	8.070%
Monthly Payment								
1st Loan	\$2,853	\$2,635	\$2,923	\$2,720	\$2,713	\$2,506	\$2,780	\$2,587
Host RE Tax	\$485	\$485	\$485	\$485	\$461	\$461	\$461	\$461
HOA	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Total Monthly Payment	\$3,338	\$3,120	\$3,408	\$3,205	\$3,174	\$2,967	\$3,241	\$3,048
Est Monthly Tax Savings(30%)	\$1,001	\$936	\$1,022	\$961	\$952	\$890	\$972	\$914
After-tax Monthly Cost	\$2,336	\$2,184	\$2,386	\$2,243	\$2,222	\$2,077	\$2,269	\$2,133

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 11/11/08 and are subject to change. Subject to lender review and approval. DRE license #01045749 expires 3/12/11.