



**BRIAN MAKRIS, NMLS#107176**  
**RESIDENTIAL MORTGAGE SERVICES, INC**  
 1 CLUB ACRE LANE, BEDFORD NH 03110



RMS is not acting on behalf of or at the direction of HUD/FHA or the Federal government

**OFFICE: (603) 232-9696**

**FAX: (866) 929-7382**

**EMAIL: BMAKRIS@RMSMORTGAGE.COM**

**WWW.RMSMORTGAGE.COM/BRIANMAKRIS**

**LICENSED BY THE NEW HAMPSHIRE BANKING DEPARTMENT**

**24 Eastwood Way Unit #24 Manchester, NH 03109**



**Conventional Financing**

Sale Price:	\$160,000
Loan Amount:	\$128,000
Down payment:	\$32,000
Closing Costs:	\$ 1,580
<u>Prepays/Reserves:</u>	<u>\$ 2,415</u>
Cash From Borrower:	\$34,995

Rate: 4.000%

Annual Percentage Rate: 4.081%  
 30 Year Fixed Rate Term

**Monthly Payment Breakdown:**

Principal & Interest	\$ 770.90
Taxes	321.00
HOA Dues	180.00
<u>Homeowners Ins. (est)</u>	<u>40.00</u>
<b>Total Payment:</b>	<b>\$1,311.90</b>

**FHA Financing**

Sale Price:	\$160,000
Loan Amount:	\$155,944
Down payment:	\$5,600
Closing Costs:	\$4,195
Prepays/Reserves:	\$2,766
<u>FHA Funding Fee</u>	<u>\$1,544</u>
Subtotal	\$14,105
Cash deposits on sales contract	-1,000
<u>Financed FHA Fee</u>	<u>-1,544</u>
Cash From Borrower:	\$11,561

Rate: 3.750%

Annual Percentage Rate: 4.362%  
 30 Year Fixed Rate Term

**Monthly Payment Breakdown:**

Principal & Interest	\$ 722.20
Taxes	321.00
Homeowners Ins. (est)	40.00
HOA dues	180.00
<u>Mortgage Insurance</u>	<u>146.73</u>
<b>Total Payment:</b>	<b>\$1,409.93</b>

**FHA /NHHFA FINANCING**

Sale Price	\$160,000
<u>Base Loan Amount</u>	<u>\$ 154,400</u>
Down Payment	\$ 5,600
Down Payment	\$ 5,600
Closing Costs	\$ 4,195
<u>Prepays/Reserves</u>	<u>\$ 2,806</u>
Total Estimated Cost	\$ 12,601
Cash Deposits on Sales Contract	\$- 1,000
<u>NHHFA Grant</u>	<u>\$ - 6,176</u>
Total Est. Due from Buyer	\$ 5,425

Rate: 4.375 %

Annual Percentage Rate: 5.008%  
 30 Year Fixed Rate Term

<u>Base Loan Amount</u>	<u>\$ 154,400</u>
<u>FHA MIP (financed)</u>	<u>\$ 1,544</u>
<u>Total Loan Amount</u>	<u>\$ 155,944</u>

**Monthly Payment Breakdown**

Principal & Interest	\$ 778.61
Taxes	\$ 321.00
HOA Dues	\$ 180.00
Hazard Insurance	\$ 40.00
<u>Mortgage Insurance</u>	<u>\$ 146.86</u>
<b>Total Payment</b>	<b>\$ 1,466.47</b>

For information purposes only and is not a commitment to lend as defined by Regulation Z, Section 226.2. Programs, rates, terms and conditions are subject to change at any time. Availability dependent upon approved credit and documentation level, acceptable appraisal, and market conditions. Residential Mortgage Services, Inc. is a Maine Corporation headquartered at 24 Christopher Toppi Drive, South Portland, ME 04106. NMLS ID# 1760; ME License No. SLM2537; Licensed by the New Hampshire Banking Department, NH License No. 8816-MB; MA Lending License No. MC1760; MA Broker License No. MC1760; CT License No. 14352; RI License No. 20092626LL; NY Mortgage Banker License No. B500942; FL License No. MLD232