



308 Main Street #5, Nevada City, CA 95959

FINANCIAL PROPERTY PROFILE
2800 COURTLAND DR.
CONCORD, CA 94520

Offered By: TRIUMPH PROPERTY SERVICES

Katrina Edwards
 650-813-1413 or 650-380-2180

SALES PRICE: \$500,000

	0%	10%	20%	25%
Down Payment:	\$0.00	\$50,000	\$100,000	\$125,000
Loan Amount:	\$500,000	\$450,000	\$400,000	\$375,000
Interest Rate:	5 1/2% I/O 10 yr 6 mo ARM 8.55% 30/15	6% 30 Yr. Fixed	5 3/8 % 5/1 ARM *Interest Only	1% Option Arm Start Rate
Monthly Payment:				
Principal and Interest*:	2271.16	2697.98	1791.67	1206.15
Fixed 2nd	772.46			
Taxes:	520.83	520.83	520.83	520.83
Insurance:	116.67	116.67	116.67	116.67
Mortgage Insurance:	<u>0.00</u>	<u>195.00</u>	<u>00.00</u>	<u>00.00</u>
Total Payment:	\$3681.12	\$3530.48	\$2429.17	\$1843.65
APR:	5.675%	6.847%	5.537%	5.747%

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THE ABOVE ARE ESTIMATES ONLY. Additional closing costs such as cash reserves may be required by the lender. Interest rate are provided for comparison only. This is NOT a loan commitment and will depend on individual qualifications, a detailed GOOD FAITH STATEMENT will be prepared upon receipt of your application for a loan. Rates are current as of 9/8/05 and are subject to change. *Interest Only does not include principal payment, 30yr. Fixed and 5/1 ARM are all based on 360 month term. Heloc equity line is an interest only loan for 10 years and 20 year fixed rate for any remaining balance. Option Arm has 4 payment options, interest is calculated using index plus margin, start rate is for 1 year and then will increase 7.5% of the prior years payment. Has potential to negatively amortize if payment is less than interest only. All programs require a 720 credit score.

Prepared by Windsor Capital Corporation, 530-559-1739.
 California Dept. of Real Estate, Broker # 01479297, License Info CA Dept. of RE 916-227-0933