



# 3105 Newcastle Circle, Elko

Builder Rate Buydown - \$699,900



HUGE ATTACHED RV GARAGE bay in addition to the 2 car garage for a total of 1,357 sf garage space! This executive home is designed to optimize your entertaining space and functional living. The main level includes an extra large kitchen with walk-in pantry and a massive 9' island and is open to the dining room and great room, maximizing your entertainment space with access to your back yard that includes an oversized covered back patio. Living space is on the 2nd level, including a second large family room, an impressive master suite, with a luxury bath and a nursery/office/exercise room option. Expect all the same luxury standards included with every Bailey home. Home is UNDER CONSTRUCTION. Annual Taxes are estimated. Located behind Home Depot off of Celtic Way.

Financing	VA	CONV	CONV	CONV
Notes	Fixed Rate	Fixed Rate	Fixed Rate	Fixed Rate
Sales Price	\$699,900	\$699,900	\$699,900	\$699,900
% Down	0.00%	5.00%	10.00%	20.00%
First Loan	\$714,947	\$664,905	\$629,910	\$559,920
Term	30 Years	30 Years	30 Years	30 Years
Rate	5.375%	5.990%	5.750%	5.750%
APR*	5.679%	6.391%	6.067%	5.892%
<b>CASH TO CLOSE</b>				
Down Payment	\$0	\$34,995	\$69,990	\$139,980
Closing Costs	\$11,260	\$10,822	\$10,516	\$11,304
Prepays/Impounds	\$6,309	\$6,366	\$6,218	\$6,053
<b>Total \$ Required</b>	<b>\$17,569</b>	<b>\$52,183</b>	<b>\$86,724</b>	<b>\$157,337</b>
<b>HOUSING EXPENSE</b>				
First Loan P & I	\$4,003	\$3,982	\$3,676	\$3,268
Taxes, Ins & MI	\$671	\$954	\$860	\$671
<b>Total Monthly Pmt</b>	<b>\$4,674</b>	<b>\$4,936</b>	<b>\$4,536</b>	<b>\$3,939</b>

\*APR = Annual Percentage Rate



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