



3117 Newcastle Circle, Elko

Builder Rate Buydown - \$564,900



The main level of the Stonegate is perfect for entertaining and everyday life. The kitchen has tons of cabinets, a large island and upgraded stainless steel appliances, but the best part of the kitchen is the butler's pantry, with additional cabinets and countertop space, and a stylish barn door to close it off. The great room also gives you access to your large back yard with oversized covered patio and includes a powder room for guests. The built-in living room fireplace is the icing on the cake! Upstairs you will live comfortably in your 4 Bedrooms and 2 full bathrooms with the laundry room centrally located and additional family room area just for you! This home is under construction, so we have provided you with photos of a previously built Stonegate model.

Financing	VA	CONV	CONV	CONV
Notes	Fixed Rate	Fixed Rate	Fixed Rate	Fixed Rate
Sales Price	\$564,900	\$564,900	\$564,900	\$564,900
% Down	0.00%	5.00%	10.00%	20.00%
First Loan	\$577,045	\$536,655	\$508,410	\$451,920
Term	30 Years	30 Years	30 Years	30 Years
Rate	5.375%	6.125%	5.750%	5.750%
APR*	5.686%	6.559%	6.075%	5.901%
CASH TO CLOSE				
Down Payment	\$0	\$28,245	\$56,490	\$112,980
Closing Costs	\$9,791	\$10,779	\$9,190	\$9,826
Prepays/Impounds	\$5,088	\$5,164	\$5,015	\$4,881
Total \$ Required	\$14,879	\$44,188	\$70,695	\$127,687
HOUSING EXPENSE				
First Loan P & I	\$3,231	\$3,261	\$2,967	\$2,637
Taxes, Ins & MI	\$541	\$769	\$694	\$541
Total Monthly Pmt	\$3,772	\$4,030	\$3,660	\$3,178

*APR = Annual Percentage Rate



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