



3141 Newcastle Circle, Elko

Builder Rate Buydown - \$579,900



A spacious 5 bedroom home with open living design. 9' ceilings throughout with 10' tray ceilings (see floor plans). A large kitchen with a massive 8' long island, gas range with hood and upgraded appliances. The master suite includes an extra large walk-in closet and luxury bath with a walk-in shower with tiled walls and jetted tub with tile surround. The basement or bonus options both include 2 extra bedrooms, a large bath, and a family room with extra storage. Taxes are estimated. Photos are of previously built Belfast model.

Financing	VA	CONV	CONV	CONV
Notes	Fixed Rate	Fixed Rate	Fixed Rate	Fixed Rate
Sales Price	\$579,900	\$579,900	\$579,900	\$579,900
% Down	0.00%	5.00%	10.00%	20.00%
First Loan	\$592,367	\$550,905	\$521,910	\$463,920
Term	30 Years	30 Years	30 Years	30 Years
Rate	5.375%	6.125%	5.750%	5.750%
APR*	5.685%	6.558%	6.074%	5.900%

CASH TO CLOSE

Down Payment	\$0	\$28,995	\$57,990	\$115,980
Closing Costs	\$9,954	\$10,968	\$9,337	\$9,990
Prepays/Impounds	\$5,228	\$5,306	\$5,153	\$5,016
Total \$ Required	\$15,182	\$45,269	\$72,480	\$130,986

HOUSING EXPENSE

First Loan P & I	\$3,317	\$3,347	\$3,046	\$2,707
Taxes, Ins & MI	\$556	\$790	\$713	\$556
Total Monthly Pmt	\$3,873	\$4,137	\$3,758	\$3,263

*APR = Annual Percentage Rate



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