

# Blue Mountain Communities

## Delta Coves

**Purchase Price: 1065000.00**

<b>Program:</b>	<b>Down Payment</b>	
<b>Featured 3.875% interest rate 2/1 Buy Down</b>	<b>20% Down</b>	
Purchase Price	1,065,000.00	
Down Payment	213,000.00	
1st Mortgage Loan Amount	852,000.00	
2nd Mortgage Amount		
Interest Rate (2-1 Buy Down Base Rate is 5.875%)	<b>3.875%</b>	
Interest Rate (2nd) 30 year Fixed		
Annual Percentage Rate (APR)	5.860%	
APR May Increase After Consummation		
Loan Term (in months)	360	
<b>Monthly Payment</b>		
1st Mortgage	\$4,006.42	
2nd mortgage		
Est. Mortgage Insurance	\$0.00	
Est. Property Taxes -	\$982.45	
Est. Mello Roos - <b>Seller Paid for 1 Year</b>	\$0.00	
Est. Insurance	\$150.00	
Home Owners Association - <b>First Year Seller Paid</b>	\$0.00	
Total Monthly	<b>\$5,138.87</b>	
<b>Borrower Estimated Funds Needed to Close</b>		
Down Payment	213,000.00	
Est Pre Paid Items	6,353.00	
Est Closing Costs	7,651.00	
2/1 Buy Down- M/I- 1 yr HOA	Seller Paid	
Lender Paid Closing Costs	<b>1,000.00</b>	
Total	226,004.00	
<b>*Estimated Gross Income to Qualify</b>	11,780.41	

Rates available as of 03-25-2025 and are subject to change.

\* Income estimated calculated Assuming \$500 a month in additional debt at a 45% Debt to Income Ratio

Chuck Scott

cell: 916-792-8660

office: 916-788-7903

charles.scott@usbank.com

NMLS:#238999 **Apply online** : <https://mortgage.usbank.com/ca-roseville-charles-scott>



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