

# Blue Mountain Communities

## Provence

**Purchase Price: 499000.00**

<b>Featured: 3.875% Interest Rate</b>	<b>Down Payment</b>	
<b>Program: FHA 30 Year Fixed   2/1 Buy Down</b>	<b>0% Down</b>	
Purchase Price	499,000.00	
Down Payment   Down Payment Assistance	0.00	
1st Mortgage Loan Amount inc UFMIP (FHA)	481,961.86	
2nd Mortgage Amount	17,465.00	
Interest Rate (2-1 Buy Down Base Rate is 5.875%)	<b>3.875%</b>	
Interest Rate (2nd) 30 year Fixed	<b>1.000%</b>	
Annual Percentage Rate (APR)	6.131%	
APR May Increase After Consummation		
Loan Term (in months)	360	
<b>Monthly Payment</b>		
1st Mortgage	\$2,266.36	
2nd mortgage		
Est. Mortgage Insurance:	\$121.31	
Est. Property Taxes - (Mello Roos included)	\$680.75	
Est. Flood Insurance	\$45.00	
Est. Homeowners Insurance	\$45.00	
Home Owners Association: <b>First Year Seller Paid</b>	\$0.00	
Total Monthly	<b>\$3,158.42</b>	
<b>Borrower Estimated Funds Needed to Close</b>		
Down Payment		
Est Pre Paid Items	6,359.50	
Est Closing Costs	8,879.00	
Buy Down-M/I-1 year HOA	Seller Paid	
Lender Paid Closing Costs-Up To	<b>1,000.00</b>	
Total	14,238.50	
<b>*Estimated Gross Income to Qualify</b>	7,485.00	

Rates available as of 05-13-2025 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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