Blue Mountain Communities
Oakhaven

Purchase Price: 1800000.00

Program: Featured 5.875% interest rate Investment or 2nd home	Down Payment 25% Down	
Purchase Price	1,800,000.00	
Down Payment	450,000.00	
1st Mortgage Loan Amount	1,350,000.00	
2nd Mortgage Amount		
Interest Rate	***5.875%***	
Interest Rate (2nd) 30 year Fixed		
Annual Percentage Rate (APR)	6.059%	
APR May Increase After Consummation		
Loan Term (in months)	360	
Monthly Payment		
1st Mortgage	$7,985.76	
2nd mortgage		
Est. Mortgage Insurance	$0.00	
Est. Property Taxes -	$1,901.35	
Est. Mello Roos - Included In Property Tax		
Est. Insurance	$500.00	
Home Owners Association	$379.00	
Total Monthly	***$10,766.11***	
Borrower Estimated Funds Needed to Close		
Down Payment	450,000.00	
Est Pre Paid Items	5,100.00	
Est Closing Costs	13,100.00	
2/1 Buy Down- M/I- 1 yr HOA		
Lender Paid Closing Costs	1,000.00	
Total	467,200.00	
****Estimated Gross Income to Qualify***	23,924.00	

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

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EQUAL HOUSING LENDER