

Blue Mountain Communities Parlin Oaks

Purchase Price: 490000.00

Program:	Down Payment	
Featured 5.875% interest rate Investment or 2nd home	25% Down	
Purchase Price	490,000.00	
Down Payment	122,500.00	
1st Mortgage Loan Amount	367,500.00	
2nd Mortgage Amount		
Interest Rate	5.875%	
Interest Rate (2nd) 30 year Fixed		
Annual Percentage Rate (APR)	6.019%	
APR May Increase After Consummation		
Loan Term (in months)	360	
Monthly Payment		
1st Mortgage	\$2,170.94	
2nd mortgage		
Est. Mortgage Insurance	\$0.00	
Est. Property Taxes -	\$688.49	
Est. Mello Roos - Included In Property Tax		
Est. Insurance	\$60.00	
Home Owners Association	\$167.00	
Total Monthly	\$2,919.60	
Borrower Estimated Funds Needed to Close		
Down Payment	122,500.00	
Est Pre Paid Items	5,900.00	
Est Closing Costs	11,000.00	
2/1 Buy Down- M/I- 1 yr HOA		
Lender Paid Closing Costs	1,000.00	
Total	138,400.00	
*Estimated Gross Income to Qualify	6,489.00	

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

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>



This is intended to be an example. Rates may change on a daily basis. Mortgage rates published on this page are the current rates for the purchase of a single-family, primary residence based on a 45-day lock period and are subject to change without notice. Additional loan products, rates and lock periods are available. In order to receive a guaranteed rate, you must have applied for an application through U.S. Bank and received a verbal confirmation from a Mortgage Loan Originator that your desired rate is locked. Your guaranteed mortgage rate will depend on factors such as current market conditions, loan product, occupancy, property type, your credit profile, and origination fees (if applicable). | Information on this page related to U.S. Bank is an advertisement for U.S. Bank's products and services and is not intended to imply an affiliation or association with the real estate broker or residential property displayed above. | Loan product and APR information – Conforming rates are for loan amounts not exceeding \$806500.0 (excluding AK and HI). APR calculation is based on estimates included in the table above with borrower-paid finance charges of 0.862% of the base loan amount, plus origination fees if applicable. If the down payment is less than 20%, mortgage insurance may be required, which could increase the monthly payment and the APR. | Jumbo Loans - APR calculation is based on estimates included in the table above and borrower-paid finance charges of 0.862% of the loan amount, plus origination fees if applicable. If the down payment is less than 20%, mortgage insurance may be required, which could increase the monthly payment and the APR. Jumbo rates are for loan amounts exceeding \$806500.00 (Excluding AK and HI). | Interest rates are subject to change during the loan term on an Adjustable Rate Mortgage (ARM). That change could increase or decrease your monthly payment. | The example above does not include taxes or hazard insurance. | Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rate and program terms are subject to change without notice. Visit usbank.com for more information on U.S. Bank products and services. Mortgage and Home Equity products offered by U.S. Bank National Association. Deposit products are offered through U.S. Bank National Association. Member FDIC. ©2025 U.S. Bank.