

Rate Sheet



All are welcome.

8184 Sawmill Trl White Lake, MI 48386

- 3 Bedrooms
- 2.5 Bathrooms
- Basement
- Fireplace

\$289,900

MOVE IN READY HOME ready for your most discriminating Buyer! This beautiful home located in White Lake's newest subdivision, The Bluffs II at Williams Lake Crossing, has an open, spacious floor plan. Island Kitchen has Merillat cabinets with crown molding, granite counters, large walk-in pantry, hardwood floors, ss dishwasher and microwave, disposal and a butler's pantry for serving! Doorwall off the nook opens to beautiful 12'x12' deck for your outdoor enjoyment. Welcoming Great Room features large windows, gas fireplace w/custom mantle and tile surround. Generous bedrooms have center light fixture and large closets. Bathrooms have gorgeous porcelain tile, Merillat vanity, full mirrors, and beautiful light fixtures. Quality features include: high efficiency furnace. Central Air. Dimensional Shingles, seamless Gutters and Down Spouts. Andersen Silverline Windows, 50 gal HWH, basement plumbed for bath. DON'T MISS THIS ONE!! NOTE: DOM include beginning of construction through end.

30 Year Fixed 20% Down		30 Year Fixed 3.5% Down FHA		30 Year Fixed 10% Down	
Loan Program	30-Fixed	Loan Program	30-Fixed	Loan Program	30-Fixed
Listing Price	\$289,900.00	Listing Price	\$289,900.00	Listing Price	\$289,900.00
Down Payment	\$57,980.00	Down Payment	\$10,146.50	Down Payment	\$28,990.00
Financed MIP/PMI/VA		Financed MIP/PMI/VA		Financed MIP/PMI/VA	
1st Total Loan Amt	\$231,920.00	1st Total Loan Amt	\$279,753.50	1st Total Loan Amt	\$260,910.00
1st Term	360	1st Term	360	1st Term	360
1st Int Rate	4.625	1st Int Rate	4.500	1st Int Rate	4.625
1st P&I	\$1,192.39	1st P&I	\$1,417.47	1st P&I	\$1,341.44
Effective APR	4.714%	Effective APR	5.494%	Effective APR	5.342%
2nd Loan Amt		2nd Loan Amt		2nd Loan Amt	
2nd Term		2nd Term		2nd Term	
2nd Int Rate		2nd Int Rate		2nd Int Rate	
2nd P&I		2nd P&I		2nd P&I	
Prop Taxes	\$388.10	Prop Taxes	\$388.10	Prop Taxes	\$388.10
Hazard Ins	\$85.00	Hazard Ins	\$85.00	Hazard Ins	\$85.00
Mortgage Ins		Mortgage Ins	\$198.16	Mortgage Ins	\$126.11
HOA/Other	\$37.50	HOA/Other	\$37.50	HOA/Other	\$37.50
Total PITI	\$1,702.99	Total PITI	\$2,126.23	Total PITI	\$1,978.15

Individual buyer's financial circumstances may be different and may result in different interest rates, costs, and payments. Please consult your licensed Loan Originator and ask for an official Loan Estimate before choosing your loan.

Contact us today to learn more!



Financing options by:

Steve Stork
Loan Officer

NMLS ID# 137370

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