

Rate Sheet



All are welcome.

307 Dakota Ln White Lake, MI 48386

- 3 Bedrooms
- 2 Bathrooms
- Basement
- Fireplace

\$299,900

NEW CONSTRUCTION! This beautiful ranch in White Lake's newest subdivision, Bluffs II at Williams Lake Crossing, has an open floor plan which gives a feeling of spaciousness. The Great Room and kitchen/dining area have cathedral ceilings and large windows which allow lots of light. Features include spacious island kitchen with granite, extra deep granite window sill, Merillat cabinets with crown molding, large pantry and hardwood floors. Great Room has fireplace with porcelain tile surround and custom mantle. Luxurious master suite has large walk-in closet, spacious shower, vanity and tile flooring. This home also includes first floor laundry, central air, gutters and downspouts, dimensional shingles, Andersen windows and carpeted stairs leading to full basement. BONUS: DECK OFF DINING AREA AND WALKOUT BASEMENT!! This home IS MOVE IN READY!! HURRY, LAST RANCH IN SUB! These beautiful homes are selling fast!!

30 Year Fixed 10% Down		30 Year Fixed 20% Down		30 Year Fixed 3.5% Down FHA	
Loan Program	30-Fixed	Loan Program	30-Fixed	Loan Program	30-Fixed
Listing Price	\$299,900.00	Listing Price	\$299,900.00	Listing Price	\$299,900.00
Down Payment	\$29,990.00	Down Payment	\$59,980.00	Down Payment	\$10,496.50
Financed MIP/PMI/VA		Financed MIP/PMI/VA		Financed MIP/PMI/VA	
1st Total Loan Amt	\$269,910.00	1st Total Loan Amt	\$239,920.00	1st Total Loan Amt	\$289,403.50
1st Term	360	1st Term	360	1st Term	360
1st Int Rate	4.625	1st Int Rate	4.625	1st Int Rate	4.500
1st P&I	\$1,387.71	1st P&I	\$1,233.52	1st P&I	\$1,466.37
Effective APR	5.340%	Effective APR	4.712%	Effective APR	5.492%
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	\$401.48	Prop Taxes	\$401.48	Prop Taxes	\$401.48
Hazard Ins	\$85.00	Hazard Ins	\$85.00	Hazard Ins	\$85.00
Mortgage Ins	\$130.46	Mortgage Ins		Mortgage Ins	\$204.99
HOA/Other	\$37.50	HOA/Other	\$37.50	HOA/Other	\$37.50
Total PITI	\$2,042.15	Total PITI	\$1,757.50	Total PITI	\$2,195.34

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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