

Rate Sheet



All are welcome.

295 Dakota Ln White Lake, MI 48386

- 3 Bedrooms
- 2.5 Bathrooms
- Basement
- Fireplace

\$297,600

NEW CONSTRUCTION IN WHITE LAKES NEWEST SUBDIVISION, THE BLUFF II AT WILLIAMS LAKE CROSSING! A BRIGHT AIRY FLOOR PLAN WELCOMES ALL. HARDWOOD FLOORS ACCENT THE ENTRY, POWDER ROOM, KITCHEN AND DINING ROOM. THE KITCHEN HAS EXPANSIVE GRANITE COUNTERS CREATING OPTIMUM WORK SPACE, MERILLAT CABINETS W/CROWN MOLDING, PENINSULA WITH ROOM FOR BAR STOOLS, DISHWASHER, MICROWAVE, DISPOSAL, AND A LARGE PANTRY. THE KITCHEN AND GREAT ROOM FLOW TOGETHER NICELY FOR ENTERTAINING. LOVELY GAS FIREPLACE W/CUSTOM MANTLE AND TILE SURROUND. ROOMY BEDROOMS HAVE GREAT CLOSET SPACE. FULL MASTER SUITE HAS FABULOUS WALK-IN CLOSET WITH WINDOW, MASTER BATH WITH LARGE TILE SHOWER AND LINEN CLOSET. MORE EXTRAS INCLUDE: DIMENSIONAL SHINGLES W/FULL RIDGE VENT, SEAMLESS GUTTERS AND DOWNSPOUTS AND BASEMENT PLUMBED FOR BATH. GREAT COMMUNITY, BEAUTIFUL ELEVATION. Walkout Basement!! MOVE IN READY! Only 1 Colonial with 3 car garage left in this beautiful sub! Don't MISS THIS OPPORTUNITY!!

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	\$297,600.00	Listing Price	\$297,600.00	Listing Price	\$297,600.00
Down Payment	\$59,520.00	Down Payment	\$10,416.00	Down Payment	\$29,760.00
Financed MIP/PMI/VA		Financed MIP/PMI/VA		Financed MIP/PMI/VA	
1st Total Loan Amt	\$238,080.00	1st Total Loan Amt	\$287,184.00	1st Total Loan Amt	\$267,840.00
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	\$1,224.06	1st P&I	\$1,455.12	1st P&I	\$1,377.07
Effective APR	4.713%	Effective APR	5.427%	Effective APR	5.058%
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	\$398.89	Prop Taxes	\$398.89	Prop Taxes	\$398.89
Hazard Ins	\$85.00	Hazard Ins	\$85.00	Hazard Ins	\$85.00
Mortgage Ins		Mortgage Ins	\$188.48	Mortgage Ins	\$71.42
HOA/Other	\$37.50	HOA/Other	\$37.50	HOA/Other	\$37.50
Total PITI	\$1,745.45	Total PITI	\$2,164.99	Total PITI	\$1,969.88

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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BPH
COMMUNITIES
Value - Quality - Trust



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