



Sample Financing

The Fairhaven at Newcastle

8102 155th Ave. SE
Newcastle, WA

Lease-Option available as well as these exclusive financing programs:

Offered at:
\$2,700,000

Owner-Occupied

Type of Loan	Non-Conforming 5/1 ARM	Non-Conforming 5/1 I/O ARM	Non-Conforming 30 year fixed*
Sales Price	\$2,700,000	\$2,700,000	\$2,700,000
Total Buyer's % Down Payment	30.00%	30.00%	20.19% *
Down Payment Amount	\$810,000	\$810,000	\$545,000
Optional Seller's second Loan Amount	n/a	n/a	\$400,000
Loan Term/months	480	360	360
Interest Rate	5.125%	5.250%	5.750%

Monthly Payment	5/1 ARM	5/1 I/O ARM	30 year fixed*
Principle & Interest	\$7,946.18	\$7,382.81	\$10,241.70
Property Taxes - 2008	\$1,624.00	\$1,624.00	\$1,624.00
Homeowner's Insurance (est.)	\$125.00	\$125.00	\$125.00
HOA Dues	\$67.00	\$67.00	\$67.00
APR	5.292%	5.339%	5.869%
Payment	\$9,762.18	\$9,198.81	\$12,057.70
Optional Seller 2nd (up to \$500K@ P+2% I/O)	n/a	n/a	\$1,750.00
Total Payment	\$9,762.18	\$9,198.81	\$13,807.70

General Loan Requirements: 740 FICO, 38% DTI. Reserve requirements possibly required.

* Owner may carry back a 2nd mortgage at Prime +2% up to \$500,000

For additional information contact:



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Equal Housing Lender. All rates, numbers and calculations are approximate and subject to change without notice. This is not a commitment to lend.