



## Financing Options for:

**1413 Rosemary Street  
Chapel Hill, NC 27514**

**Offered For: \$495,000**

Loan Type:	30 Year Fixed 20% Down	7 Year Fixed 20% Down	5 Year Fixed 20% Down
Loan Term:	360 months	360 months	360 months
Purchase Price:	\$495,000	\$495,000	\$495,000
Down Payment:	<b>\$99,000</b>	<b>\$99,000</b>	<b>\$99,000</b>
Loan Amount:	\$396,000	\$396,000	\$396,000
Interest Rate / APR*:	4.250 % / 4.378 %	3.500 % / 4.540 %	2.960 % / 4.467 %
Monthly P & I:	\$1,948	\$1,778	\$1,661
Monthly Taxes:	\$234	\$235	\$235
Monthly Insurance:	\$73	\$74	\$74
Mortgage Insurance:	\$0	\$0	\$0
HOA Dues:	\$0	\$0	\$0
<b>Total Monthly Payment:</b>	<b>\$2,255</b>	<b>\$2,087</b>	<b>\$1,970</b>
<b>Annual Income to Qualify:</b>	<b>\$67,650</b>	<b>\$62,610</b>	<b>\$59,100</b>

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Monthly Taxes and Insurance are estimates only. Interest rates are as of 10/8/2011 and are subject to change on approval of credit. This is not a commitment to lend. Individual programs may be discontinued by lender without further notice. \*APRs subject to change. APRs for 7 Year Fixed 20% Down based on 1 Yr LIBOR index plus margin. Payment streams assume rising index up to caps of 2/2/12. Fixed payments principal and interest payments for 84 months of \$1,778, then \$2,049 for remainder of loan. APRs for 5 Year Fixed 20% Down based on 1 Yr LIBOR index plus margin. Payment streams assume rising index up to caps of 2/2/12. Fixed payments principal and interest payments for 60 months of \$1,661, then \$2,049 for remainder of loan.