



VILLAGE HOME LOANS EST 1984

We Help arrange for first time down payment assistance

Receive : Up to \$12,500 in down payment assistance with no monthly payments for life of first loan.

While public funds last. We will help arrange for you to get help with your down payment. We arrange for down payment help up to 3% of sales price with differed payments of only 3.25% APR We will arrange this to go along with a new first loan. For example you can purchase a \$320,000 home for as little as \$3,200 total closing costs (subject to your contract terms.) and house payments as little as \$1,675 for 30yr fixed , 5.25% interest 6.423% APR including MI. This is only for first time buyers (not owned in 3 yrs.) and there are credit income and sales price limits that vary by area and which most families meet. Credit history is liberal .

Example: you could own your own home for as little as \$3,200 total cash to close



Call us Now !

See what you qualify for

Why rent when you can own.

Phil Hawkinson

408-274-3333

phil@villagehomeloans.com

Or

www.villagehomeloans.com

Why rent when you could own a home similar to this one and have payments less than rent.

Sales price \$320,000

Loan amount \$308800 6.25%APR down payment assistance \$9,600 3.26% APR with no payments for life of 1st.

Cash down \$3,200

Pmt = 1674,1

Mi= 231.6 (1st 60 months)

Tax = 333

Ins = 40

Total = 2279.21

Estimated Tax savings—532.5 per month @ 35% bracket

Estimated Adjusted home expense = \$1,746.36

of which \$15,489 is tax deductible yr 1
of which \$2,779.2 is deductible each yr
total estimated tax deductions = \$18,269

VILLAGE HOME LOANS

3365 Keaton Loop #C
San Jose, Ca 95121

Phone: 408-274-3333

Fax: 408-228-8412

E-mail: Phil@villagehomeloans.com

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