*Five Easy Ways To Buy* 44 Sunny Lane, Malibu Sales Price \$244,950

Conv 10% Do 30 Yr Fixed 5.0% (5.864				VA Guaranteed 30 Yr Fixed 5.0% (5.222% APR)	
Taxes2Hazard Ins	83.45 55.17 71.42 55.36		P & I Taxes Hazar		
		Minimum Down ed 4.875% (5.448% APR)	Total F	. ,	
Closing Prepaids	2,107 3,057 P & I <b>9,659</b> Hazar	255.17	Closin Prepai Total (	ng 1,657 ids 3,118	
	MMI	108.34			
Conv 20% Do 30 Yr Fixed 5.0% (5.055	% APP)	Total Pmt \$1,707.74   Down 8,573		<b>Conv 10% Down</b> 1 Yr ARM 5.0% (8.564% APR)	
Taxes 2	51.96 55.17 71.42 Closir Prepa <b>Total (</b>	ids 3,084	P & I Taxes Hazar PMI		
Total Pmt \$1,3	78.54		Total F	Pmt \$1,765.39	
Closing Prepaids	8,990 2,025 3,005 <b>4,020</b>		Down Closin Prepai <b>Total (</b>	ng 2,107 ids 3,057	

For more information on these and other financing options, contact...

## Thor Skonnord

Your Company Name

Office (888) 684-9273 Home (925) 754-7444 Email thor@mortgagesoftware.com



On ARM transactions, the APR may increase after closing. See attached or reverse for rates, terms and payments. "Prepaids" refers to 15 days interest, 6 mo taxes, 15 mo hazard insurance and 0 mo mortgage insurance if it applies. The above are estimates and not to be construed as exact quotes, but a reasonable approximation, as of 4/10/2010.

