



Three Easy Ways To Buy

44 Sunny Lane, Malibu

Sales Price \$244,950

100% Financing	
30 Yr Fixed 5.5% (5.941% APR)	
P & I	1,112.64
Taxes	255.17
Hazard Ins	71.42
Second	325.93
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Total Pmt	\$1,765.15
Down	0
Closing	4,242
Prepays	3,051
Total Cash	\$7,293

FHA Minimum Down	
30 Yr Fixed 4.25% (4.861% APR)	
P & I	1,188.22
Taxes	255.17
Hazard Ins	71.42
MMI	99.15
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Total Pmt	\$1,613.96
Down	6,981
Closing	3,681
Prepays	3,030
Total Cash	\$13,692

Option ARM	
1 Yr ARM 4.25% (4.228% APR)	
Interest	694.03
Taxes	255.17
Hazard Ins	71.42
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Total Pmt	\$1,020.61
Down	48,990
Closing	4,242
Prepays	2,949
Total Cash	\$56,181



Finance Options by...

Ryan
Cal-Bay Mortgage
Office 888.684.9273



On ARM transactions, the APR may increase after closing. For information on terms, contact your representative. "Prepays" refers to 15 days interest, 6 mo taxes, 15 mo fire 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 4/17/2005.

