



Five 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

Total Pmt \$1,765.15

Down	0
Closing	4,242
Prepays	3,051

Total Cash \$7,293

Option ARM

1 Yr ARM 4.25% (4.228% APR)

Interest	694.03
Taxes	255.17
Hazard Ins	71.42

Total Pmt \$1,020.61

Down	48,990
Closing	4,242
Prepays	2,949

Total Cash \$56,181

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

Total Pmt \$1,613.96

Down	6,981
Closing	3,681
Prepays	3,030

Total Cash \$13,692

Conv 80, 10 & 10

30 Yr Fixed 5.5% (5.809% APR)

P & I	1,112.64
Taxes	255.17
Hazard Ins	71.42
Second	160.91

Total Pmt \$1,600.14

Down	24,495
Closing	4,242
Prepays	3,051

Total Cash \$31,788

VA Guaranteed

3 Yr ARM 5.5% (4.564% APR)

P & I	1,420.70
Taxes	255.17
Hazard Ins	71.42

Total Pmt \$1,747.28

Down	0
Closing	3,547
Prepays	3,176

Total Cash \$6,723

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

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.

