

# ::Estimated Numbers::

Rates as of 05/04/2009



## Owner-Occupant

Sales Price	\$229,000	\$229,000	\$144,000	\$144,000	\$229,000	\$144,000
Loan Type	Conforming	Conforming	Conforming	Conforming	VA	VA
Percentage Down	20%	25%	20%	25%	0%	0%
Down Payment	45,800	57,250	28,800	36,000	0	0
Loan Amount	183,200	171,750	115,200	108,000	229,000	144,000
Interest Rate	4.750%	4.500%	4.750%	4.500%	4.875%	4.875%
Points	1.75	2	1.75	2	2	2
Annual Percentage Rate	4.940%	4.734%	4.940%	4.734%	5.113%	5.113%

Principal and Interest	956	870	601	547	1212	762
Real Property Tax	68	68	51	51	68	68
Mortgage Insurance	0	0	0	0	0	0
Hazard Insurance	245	245	148	148	245	148
<b>MONTHLY PAYMENT</b>	<b>\$1,269</b>	<b>\$1,183</b>	<b>\$800</b>	<b>\$746</b>	<b>\$1,525</b>	<b>\$978</b>

## Investor

Sales Price	\$229,000	\$144,000
Loan Type	30 year fixed	30 year fixed
Percentage Down	25%	25%
Down Payment	57,250	36,000
Loan Amount	171,750	108,000
Interest Rate	5.000%	5.000%
Points	1.875	1.875
Annual Percentage Rate	5.220%	5.220%

**10% down may be available  
for well-qualified buyers**

**FHA Approval is in the process**

Principal and Interest	922	580
Real Property Tax	68	51
Maintenance Fee	245	148
<b>MONTHLY PAYMENT</b>	<b>\$1,235</b>	<b>\$779</b>

**ELIZABETH LEE, Loan Officer**

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\* Subject to requirements of Territorial Savings Bank Discount Programs.

