



\$169,900

MLS #: 4826899

1005 Winsome Way NW - Isanti, MN 55040

This detached TH plan is the Willow model by Semler Homes. Single level living with 2 bdrms, 1 bath, main floor laund., 2 car garage, SS appliances, center island, A/C, irrig & sod, LVP floors, 10yr warranty and more. Other plans as low as 160,000. Conveniently located near Hwy 65 and the Rum River. Many walking/biking trails.

Additional Details: Bedrooms: 2, Bathrooms: 1 Full, Type: Residential-Detached, County: ISANTI, Elem./HS: 911 - Cambridge-Isanti, Sub Div.: Villages on the Rum, Year Built: 2017, Lot Dims.: 49x82x49x83, Square Footage: 1097,

For more information, contact us today!

For informational purposes only: Keller Williams Classic Realty is not a mortgage lender. Lake Area Mortgage is not licensed to sell real estate. Contact Lake Area Mortgage directly for questions regarding mortgage products and your eligibility.

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

| HOUSING PAYMENT INFORMATION | | | |
|---------------------------------|-----------------|-----------------|-------------------|
| Payment Details | USDA | 30 Yr Fix | 30 FHA |
| Down Payment | 20.00 % | 20.00 % | 20.00 % |
| Loan Amount | \$137,293 | \$135,920 | \$138,299 |
| Interest Rate | 3.250% | 3.875% | 3.500% |
| APR | 3.786% | 3.962% | 4.278% |
| Points | 0.000 | 0.000 | 0.000 |
| Principal & Interest | \$597.51 | \$639.15 | \$621.02 |
| Taxes / Ins. / HOA | \$322.25 | \$322.25 | \$322.25 |
| Mtg. Insurance (MI) | \$40.04 | \$0 | \$89.82 |
| Total Est Monthly Pmt.* | \$959.80 | \$961.40 | \$1,033.09 |

Flyer Generated on: 7/11/2017. Payments are estimates. Actual Payments may be greater. See page 2 for additional Minimum/Maximum Payment information. APR= Annual Percentage Rate. *Terms of Monthly Repayment: USDA (with MI): 360 payments between \$638 to \$600 at 3.250% (3.786% APR) 30 Yr Fix: 360 payments of \$639 at 3.875% (3.962% APR) 30 FHA (with MI): 360 payments between \$711 to \$621 at 3.500% (4.278% APR) Rates as of: 7/6/2017



Mark Gobran
 NMLS ID # 695799
 1030 W. County Rd E - Suite 150
 Shoreview, MN 55126
 Office: (651) 482-9400
 Mobile: (651) 338-3900
 mgobran@lakeareamtg.com
 mark@markgobran.com



Debra Lach
 Lic.#1: 20546429
 Keller Williams Classic Realty
 1740 116th Ave Nw Ste 100
 Coon Rapids, MN 55448
 Office: (763) 746-4900
 Mobile: (763) 464-6568
 lach.debra@gmail.com



These products and interest rates are subject to change at any time due to changing market conditions. Actual rates available to you may vary based upon a number of factors including your credit rating, size of down payment and amount of documentation provided.

Projected Payment Schedules for Loan Programs

Created on: 7/11/2017

Purchase Price: \$169,900
Property Address: 1005 Winsome Way NW -
 Isanti, MN 55040
MLS Number: NORTHSTARMLS 4826899

Lake Area Mortgage
 Mark Gobran **NMLS ID # 695799**
 1030 W. County Rd E - Suite 150
 Shoreview, MN 55126
 (651) 482-9400
 mgobran@lakeareamtg.com



Rural Development 30 Years:

- Principal & Interest payment is fixed for 30 years.

| Projected Payments | Loan Amount: \$137,293 Down Payment: \$33,980 |
|---|--|
| Payment Calculation | Years 1-30 |
| Interest Rate / APR | 3.250% / 3.786% APR |
| Principal & Interest | \$598 |
| Estimated monthly Taxes, Insurance & HOA/Dues | + \$322 |
| Mortgage Insurance | + \$40 |
| Estimated Total Monthly Payment | \$960 |

30 Year Fixed:

- Principal & Interest payment is fixed for 30 years.

| Projected Payments | Loan Amount: \$135,920 Down Payment: \$33,980 |
|---|--|
| Payment Calculation | Years 1-30 |
| Interest Rate / APR | 3.875% / 3.962% APR |
| Principal & Interest | \$639 |
| Estimated monthly Taxes, Insurance & HOA/Dues | + \$322 |
| Mortgage Insurance | + \$0 |
| Estimated Total Monthly Payment | \$961 |

30 FHA:

- Principal & Interest payment is fixed for 30 years.

| Projected Payments | Loan Amount: \$138,299 Down Payment: \$33,980 |
|---|--|
| Payment Calculation | Years 1-30 |
| Interest Rate / APR | 3.500% / 4.278% APR |
| Principal & Interest | \$621 |
| Estimated monthly Taxes, Insurance & HOA/Dues | + \$322 |
| Mortgage Insurance | + \$90 |
| Estimated Total Monthly Payment | \$1,033 |