



\$175,900

MLS #: 4835667

1213 Fern Street S - Cambridge, MN 55008

Presenting *The Willow* built by Semler Homes includes. Single level living, no stairs, 2bd/1ba, custom cabinets, pantry, center island, a/c, transite heat, knockdown ceiling texture, vaulted ceilings, appliance allowance, sod, in-ground sprinkler system, large covered porch and much more! close to shopping, hospital, clinic, parks and government center! other lots and floorplans to choose from.

Additional Details: Bedrooms: **2**, Bathrooms: **1 Full**, Type: **Residential-Detached**, County: **ISANTI**, Elem./HS: **911 - Cambridge-Isanti**, Sub Div.: **Heritage Greens of Cambridge**, Year Built: **2017**, Lot Dims.: **59x112x59x108**, Square Footage: **1080**,

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	\$142,141	\$140,720	\$143,183
Interest Rate	3.250%	3.875%	3.500%
APR	3.783%	3.959%	4.276%
Points	0.000	0.000	0.000
Principal & Interest	\$618.61	\$661.72	\$642.95
Taxes / Insurance	\$213.25	\$213.25	\$213.25
Mtg. Insurance (MI)	\$41.46	\$0	\$92.99
Total Est Monthly Pmt.*	\$873.32	\$874.97	\$949.19

Flyer Generated on: 7/10/2017. 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 \$660 to \$621 at 3.250% (3.783% APR) **30 Yr Fix**: 360 payments of \$662 at 3.875% (3.959% APR) **30 FHA (with MI)**: 360 payments between \$736 to \$643 at 3.500% (4.276% APR) Rates as of: 7/6/2017



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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: 7/10/2017

Purchase Price: \$175,900
Property Address: 1213 Fern Street S -
 Cambridge, MN 55008
MLS Number: NORTHSTARMLS 4835667

Lake Area Mortgage
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Rural Development 30 Years:

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$142,141 Down Payment: \$35,180
Payment Calculation	Years 1-30
Interest Rate / APR	3.250% / 3.783% APR
Principal & Interest	\$619
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$213
Mortgage Insurance	+ \$41
Estimated Total Monthly Payment	\$873

30 Year Fixed:

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$140,720 Down Payment: \$35,180
Payment Calculation	Years 1-30
Interest Rate / APR	3.875% / 3.959% APR
Principal & Interest	\$662
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$213
Mortgage Insurance	+ \$0
Estimated Total Monthly Payment	\$875

30 FHA:

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$143,183 Down Payment: \$35,180
Payment Calculation	Years 1-30
Interest Rate / APR	3.500% / 4.276% APR
Principal & Interest	\$643
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$213
Mortgage Insurance	+ \$93
Estimated Total Monthly Payment	\$949