



\$209,900

MLS #: 4835746

1223 Fern Street S - Cambridge, MN 55008

the Evaline built by Semler Homes includes; 2bd/2ba, custom cabinets, pantry, vaulted ceilings, garage door opener, center island, central air, transite heat, knockdown ceiling texture, appliance allowance, sod, irrigation, large covered porch and much more! No stairs! Close to shopping, walking distance to hospital, clinic, park with picnic area, tennis courts and outdoor refrigerated rinks and government center! Other lots and floor plans available to custom build your next home.

Additional Details: Bedrooms: 2, Bathrooms: 1 Full & 1 Three Quarter, Type: Residential-Detached, County: ISANTI, Elem./HS: 911 - Cambridge-Isanti, Sub Div.: Heritage Greens of Cambridge, Year Built: 2017, Lot Dims.: 59x112x59x108, Square Footage: 1366,

**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	\$169,616	\$167,920	\$170,859
Interest Rate	3.250%	3.875%	3.500%
APR	3.772%	3.948%	4.264%
Points	0.000	0.000	0.000
<b>Principal &amp; Interest</b>	<b>\$738.18</b>	<b>\$789.62</b>	<b>\$767.23</b>
Taxes / Insurance	\$249.92	\$249.92	\$249.92
Mtg. Insurance (MI)	\$49.47	\$0	\$110.97
<b>Total Est Monthly Pmt.*</b>	<b>\$1,037.57</b>	<b>\$1,039.54</b>	<b>\$1,128.12</b>

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 \$788 to \$741 at 3.250% (3.772% APR) 30 Yr Fix: 360 payments of \$790 at 3.875% (3.948% APR) 30 FHA (with MI): 360 payments between \$878 to \$767 at 3.500% (4.264% 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:** \$209,900  
**Property Address:** 1223 Fern Street S -  
 Cambridge, MN 55008  
**MLS Number:** NORTHSTARMLS 4835746

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**Rural Development 30 Years:**

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$169,616    Down Payment: \$41,980
Payment Calculation	Years 1-30
Interest Rate / APR	3.250% / <b>3.772% APR</b>
Principal & Interest	\$738
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$250
Mortgage Insurance	+ \$49
<b>Estimated Total Monthly Payment</b>	<b>\$1,037</b>

**30 Year Fixed:**

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$167,920    Down Payment: \$41,980
Payment Calculation	Years 1-30
Interest Rate / APR	3.875% / <b>3.948% APR</b>
Principal & Interest	\$790
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$250
Mortgage Insurance	+ \$0
<b>Estimated Total Monthly Payment</b>	<b>\$1,040</b>

**30 FHA:**

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$170,859    Down Payment: \$41,980
Payment Calculation	Years 1-30
Interest Rate / APR	3.500% / <b>4.264% APR</b>
Principal & Interest	\$767
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$250
Mortgage Insurance	+ \$111
<b>Estimated Total Monthly Payment</b>	<b>\$1,128</b>