



© RMLSMN

\$385,900

MLS #: 4806264

23548 Vintage Court NW - Saint Francis, MN 55070

Rum River Frontage- The Huntington, built by Semler Homes, is a 2 story model loaded with upgrades! This home features: Stnls steel appls incldg gas 5 burner cooktop with wall hood, Whirlpool Micro/Oven combo, Cntr Islnd, 36 cabinets, under counter lights, Recycle cntr, Frml Dng rm, Granite Counters, hrdwd floors, gutters, walkout basement, 3 large bdrms with master ensuite & separate tub/tile shower, sod/black dirt allowance, F/P and so much more. Currently under construction.

Additional Details: Bedrooms: 3, Bathrooms: 2 Full & 1 Half, Type: Residential-Detached, County: ANOKA, Elem./HS: 15 - St. Francis, Year Built: 2017, Lot Dims.: Getting, Square Footage: 1910,

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	\$311,838	\$308,720	\$314,123
Interest Rate	3.250%	3.875%	3.500%
APR	3.745%	3.921%	4.235%
Points	0.000	0.000	0.000
<b>Principal &amp; Interest</b>	<b>\$1,357.14</b>	<b>\$1,451.72</b>	<b>\$1,410.55</b>
Taxes / Insurance	\$421.58	\$421.58	\$421.58
Mtg. Insurance (MI)	\$90.95	\$0	\$204.01
<b>Total Est Monthly Pmt.*</b>	<b>\$1,869.67</b>	<b>\$1,873.30</b>	<b>\$2,036.14</b>

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 \$1,448 to \$1,362 at 3.250% (3.745% APR) **30 Yr Fix**: 360 payments of \$1,452 at 3.875% (3.921% APR) **30 FHA (with MI)**: 360 payments between \$1,615 to \$1,411 at 3.500% (4.235% 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: 7/11/2017

**Purchase Price:** \$385,900  
**Property Address:** 23548 Vintage Court NW -  
 Saint Francis, MN 55070  
**MLS Number:** NORTHSTARMLS 4806264

**Lake Area Mortgage**  
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**Rural Development 30 Years:**

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$311,838    Down Payment: \$77,180
Payment Calculation	Years 1-30
Interest Rate / APR	3.250% / <b>3.745% APR</b>
Principal & Interest	\$1,357
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$422
Mortgage Insurance	+ \$91
<b>Estimated Total Monthly Payment</b>	<b>\$1,870</b>

**30 Year Fixed:**

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$308,720    Down Payment: \$77,180
Payment Calculation	Years 1-30
Interest Rate / APR	3.875% / <b>3.921% APR</b>
Principal & Interest	\$1,452
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$422
Mortgage Insurance	+ \$0
<b>Estimated Total Monthly Payment</b>	<b>\$1,874</b>

**30 FHA:**

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$314,123    Down Payment: \$77,180
Payment Calculation	Years 1-30
Interest Rate / APR	3.500% / <b>4.235% APR</b>
Principal & Interest	\$1,411
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$422
Mortgage Insurance	+ \$204
<b>Estimated Total Monthly Payment</b>	<b>\$2,037</b>