



\$199,900

MLS #: 4850281

3370 235th Lane NW - Saint Francis, MN 55070

This is a new home that is currently Under Construction and can be purchased now! Includes over sized two car garage, upgraded flooring, walkout basement, walk thru bath, white wood work, stained custom cabinets sod, tree, irrigation, stainless steel appliances, central air and much more!

Additional Details: Bedrooms: 2, Bathrooms: 1 Full, Type: Residential-Detached, County: ANOKA, Elem./HS: 15 - St. Francis, Year Built: 2017, Lot Dims.: 54*121, Square Footage: 983,

For more information, contact us today!

For informational purposes only: Minnesota Star Realty, Inc. 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	30 Yr Fix	30 Yr Fix	30 FHA
Down Payment	10.00 %	20.00 %	20.00 %
Loan Amount	\$179,910	\$159,920	\$162,719
Interest Rate	3.875%	3.875%	3.500%
APR	4.146%	3.951%	4.267%
Points	0.000	0.000	0.000
Principal & Interest	\$846.00	\$752.00	\$730.68
Taxes / Insurance	\$233.25	\$233.25	\$233.25
Mtg. Insurance (MI)	\$61.47	\$0	\$105.68
Total Est Monthly Pmt.*	\$1,140.72	\$985.25	\$1,069.61

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: 30 Yr Fix (with MI): 80 payments of \$907 at 3.875% and 280 payments of \$846 at 3.875% (4.146% APR) 30 Yr Fix: 360 payments of \$752 at 3.875% (3.951% APR) 30 FHA (with MI): 360 payments between \$836 to \$731 at 3.500% (4.267% 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: \$199,900
Property Address: 3370 235th Lane NW - Saint Francis, MN 55070
MLS Number: NORTHSTARMLS 4850281

Lake Area Mortgage
 Mark Gobran **NMLS ID # 695799**
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- 30 Year Fixed:**
- Principal & Interest payment is fixed for 30 years.
 - Mortgage Insurance will end in 6 Years and 8 Months.

Projected Payments	Loan Amount: \$179,910 Down Payment: \$19,990
Payment Calculation	Years 1-30
Interest Rate / APR	3.875% / 4.146% APR
Principal & Interest	\$846
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$233
Mortgage Insurance	+ \$61
Estimated Total Monthly Payment	\$1,140

- 30 Year Fixed:**
- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$159,920 Down Payment: \$39,980
Payment Calculation	Years 1-30
Interest Rate / APR	3.875% / 3.951% APR
Principal & Interest	\$752
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$233
Mortgage Insurance	+ \$0
Estimated Total Monthly Payment	\$985

- 30 FHA:**
- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$162,719 Down Payment: \$39,980
Payment Calculation	Years 1-30
Interest Rate / APR	3.500% / 4.267% APR
Principal & Interest	\$731
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$233
Mortgage Insurance	+ \$106
Estimated Total Monthly Payment	\$1,070