



\$454,000

MLS #: 4810325

3719 172nd Lane NE - Ham Lake, MN 55304

The Huntington by Semler Homes is sure to knock your socks off! Big open rooms, tons of natural light, wonderful master en-suite, Huge garage big enough for your cars and toys and much more!

Additional Details: Bedrooms: 3, Bathrooms: 2 Full & 1 Half, Type: Residential-Detached, County: ANOKA, Elem./HS: 11 - Anoka-Hennepin, Sub Div.: Ehrnreiter Estates, Year Built: 2017, Lot Dimensions: Unknown Square Footage: 1910,

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 Yr Fix
Down Payment	10.00 %	15.00 %	20.00 %
Loan Amount	\$408,600	\$385,900	\$363,200
Interest Rate	3.875%	3.875%	3.875%
APR	4.114%	3.981%	3.916%
Points	0.000	0.000	0.000
<b>Principal &amp; Interest</b>	<b>\$1,921.39</b>	<b>\$1,814.64</b>	<b>\$1,707.90</b>
Taxes / Insurance	\$503.33	\$503.33	\$503.33
Mtg. Insurance (MI)	\$139.60	\$64.32	\$0
<b>Total Est Monthly Pmt.*</b>	<b>\$2,564.32</b>	<b>\$2,382.29</b>	<b>\$2,211.23</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: 30 Yr Fix (with MI): 80 payments of \$2,061 at 3.875% and 280 payments of \$1,921 at 3.875% (4.114% APR) 30 Yr Fix (with MI): 52 payments of \$1,879 at 3.875% and 308 payments of \$1,815 at 3.875% (3.981% APR) 30 Yr Fix: 360 payments of \$1,708 at 3.875% (3.916% 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



**Jason Semler**  
 Lic.#1: 40213031  
 Minnesota Star Realty, Inc.  
 1889 Station Pkwy Nw  
 Andover, MN 55304  
 Office: (763) 757-5194  
 Mobile: (612) 282-8233  
 jason@semlerhomes.com  
 www.semlerhomes.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: 7/10/2017

**Purchase Price:** \$454,000  
**Property Address:** 3719 172nd Lane NE - Ham Lake, MN 55304  
**MLS Number:** NORTHSTARMLS 4810325

**Lake Area Mortgage**  
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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: \$408,600    Down Payment: \$45,400
Payment Calculation	Years 1-30
Interest Rate / APR	3.875% / <b>4.114% APR</b>
Principal & Interest	\$1,921
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$503
Mortgage Insurance	+ \$140
<b>Estimated Total Monthly Payment</b>	<b>\$2,564</b>

- 30 Year Fixed:**
- Principal & Interest payment is fixed for 30 years.
  - Mortgage Insurance will end in 4 Years and 4 Months.

Projected Payments	Loan Amount: \$385,900    Down Payment: \$68,100
Payment Calculation	Years 1-30
Interest Rate / APR	3.875% / <b>3.981% APR</b>
Principal & Interest	\$1,815
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$503
Mortgage Insurance	+ \$64
<b>Estimated Total Monthly Payment</b>	<b>\$2,382</b>

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

Projected Payments	Loan Amount: \$363,200    Down Payment: \$90,800
Payment Calculation	Years 1-30
Interest Rate / APR	3.875% / <b>3.916% APR</b>
Principal & Interest	\$1,708
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$503
Mortgage Insurance	+ \$0
<b>Estimated Total Monthly Payment</b>	<b>\$2,211</b>