



## 820 Winsome Way NW - Isanti, MN 55040

2 Bedrooms, 1 Full & 1 Three Quarter Baths  
MLS: 4853532

This detached TH plan is the Penelope model by Semler Homes. Single level living with 2 bdrms, 2 baths incl. a mstr bath, vlt'd ceilings, main floor laund., 2 car garage, SS appliances, brkfstbar, A/C, irrig & sod, LVP floors, 10yr warranty and more. Other plans available. Conveniently located near Hwy 65 and the Rum River. Many walking/biking trails.

© RMLS MN

**Purchase Price:** **\$194,500**  
Annual Taxes \$1,945  
Annual Insurance (Estimated): \$800  
HOA Association Fee (Monthly): \$114



**Debra Lach**  
Lic.#: 20546429  
Keller Williams Classic Realty  
(763) 464-6568 direct  
(763) 464-6568 mobile  
lach.debra@gmail.com



**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	\$157,172	\$155,600	\$158,323
Interest Rate	3.250%	3.875%	3.500%
APR	3.777%	3.953%	4.269%
Points	0.000	0.000	0.000
<b>Principal &amp; Interest</b>	<b>\$684.02</b>	<b>\$731.69</b>	<b>\$710.94</b>
Taxes / Ins. / HOA	\$342.75	\$342.75	\$342.75
Mtg. Insurance (MI)	\$45.84	\$0	\$102.83
<b>Total Est Monthly Pmt.*</b>	<b>\$1,072.61</b>	<b>\$1,074.44</b>	<b>\$1,156.52</b>

For more information, please contact:



**Mark Gobran**  
NMLS ID # 695799  
1030 W. County Rd E - Suite 150  
Shoreview, MN 55126  
(651) 482-9400 office  
(651) 338-3900 mobile  
mgobran@lakeareamtg.com  
mark@markgobran.com



**Flyer Generated on: 7/31/2017.** 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 \$730 to \$686 at 3.250% (3.777% APR) **30 Yr Fix:** 360 payments of \$732 at 3.875% (3.953% APR) **30 FHA (with MI):** 360 payments between \$814 to \$711 at 3.500% (4.269% APR) **Rates as of: 7/27/2017**



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: 7/31/2017

**Purchase Price:** \$194,500  
**Property Address:** 820 Winsome Way NW -  
Isanti, MN 55040  
**MLS Number:** NORTHSTARMLS 4853532

**Lake Area Mortgage**  
Mark Gobran **NMLS ID # 695799**  
1030 W. County Rd E - Suite 150  
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mgobran@lakeareamtg.com



### Rural Development 30 Years:

| Principal & Interest payment is fixed for 30 years.

<b>Projected Payments</b>	<b>Loan Amount: \$157,172 Down Payment: \$38,900</b>
<b>Payment Calculation</b>	<b>Years 1-30</b>
Interest Rate / APR	3.250% / <b>3.777% APR</b>
Principal & Interest	\$684
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$343
Mortgage Insurance	+ \$46
<b>Estimated Total Monthly Payment</b>	<b>\$1,073</b>

### 30 Year Fixed:

| Principal & Interest payment is fixed for 30 years.

<b>Projected Payments</b>	<b>Loan Amount: \$155,600 Down Payment: \$38,900</b>
<b>Payment Calculation</b>	<b>Years 1-30</b>
Interest Rate / APR	3.875% / <b>3.953% APR</b>
Principal & Interest	\$732
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$343
Mortgage Insurance	+ \$0
<b>Estimated Total Monthly Payment</b>	<b>\$1,075</b>

### 30 FHA:

| Principal & Interest payment is fixed for 30 years.

<b>Projected Payments</b>	<b>Loan Amount: \$158,323 Down Payment: \$38,900</b>
<b>Payment Calculation</b>	<b>Years 1-30</b>
Interest Rate / APR	3.500% / <b>4.269% APR</b>
Principal & Interest	\$711
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$343
Mortgage Insurance	+ \$103
<b>Estimated Total Monthly Payment</b>	<b>\$1,157</b>