

Detailed Mortgage Options for: 1445 Orlando Court - Kissimmee, Florida 34758



Price: \$187,000

Bedrooms: 3 | Bathrooms: 2 | Size (sq. ft.): 1628 | Year Built: 2006

Completely Remodeled

Offering mortgage services you can trust and depend on.

For most people, buying a home is the largest financial decision they will make. Below, you will find important and detailed mortgage information that will help give you an idea about the up front costs/fees and monthly payments associated with buying this home.

Property information is deemed reliable, but is not guaranteed. Interested parties are advised to verify all information to their own satisfaction.

Loan Type	Conv. 30-Year Fixed 97%	FHA 30-Year Fixed 96.5%	Conv. 95%
Interest Rate Annual Percentage Rate	4.500% 5.39%	4.125% 5.476%	4.375% 5.287%
Margin Fully Indexed Rate (ARM only)*	--	--	--
Down Payment Amount	3% (\$5,610)	3.5% (\$6,545)	5% (\$9,350)
FHA / VA / USDA Up Front Premium/Fee**	--	1.75% (\$3,158)	1.15% (\$2,043)
Total Loan Amount	\$181,390	\$183,613	\$179,693
Loan Term	30 (360 months)	30 (360 months)	30 (360 months)
Estimated Monthly Payment Information			
Principal & Interest (P&I)	\$919	\$890	\$897
Mortgage Insurance or USDA Fee	\$136	\$128	\$109
Property Taxes	\$127	\$127	\$127
Home Insurance	\$133	\$133	\$133
Homeowner's Association Dues	\$0	\$0	\$0
Estimated Total Payment	\$1,315	\$1,278	\$1,266
First Adjusted Total Payment (ARM only)*	--	--	--
Estimated Fees / Costs / Discount			
Points	0.000% (\$ 0)	0.000% (\$ 0)	0.000% (\$ 0)
Origination Fee	0.000% (\$ 0)	0.000% (\$ 0)	0.000% (\$ 0)
Closing Costs and/or Settlement Fees	\$4,683	\$5,944	\$5,780
Prepaid Interest	15 days (\$335)	15 days (\$311)	15 days (\$323)
Prepaid Property Tax & Home Insurance	\$1,028	\$1,028	\$1,028
Seller Concession / Discount / Rebate	\$ 0	\$ 0	\$ 0
Estimated Total Funds Needed to Close	\$11,656	\$13,828	\$16,481

IMPORTANT INFORMATION:

This is not a substitute for the Loan Estimate (LE) that you will receive once you apply for a loan.

All dollar amounts are rounded to the nearest whole number. The actual rate, fees, costs and monthly payment for a specific loan may change, vary and/or may include additional fees and costs. Mortgage rates are based upon a variety of assumptions and conditions which include a consumer credit score which may be higher or lower than your individual credit score. Rates will also depend upon the specific characteristics of the loan transaction and the credit profile of the borrower(s) up to the time of closing. The Annual Percentage Rate (APR) shows the approximate total cost of a mortgage by expressing it in terms of a yearly interest rate. The APR is generally higher than the interest rate because it may also factor in interest charges, closing costs, points, mortgage insurance, and other costs or fees.

* "ARM" means Adjustable Rate Mortgage. ARM interest rates and payments may increase after loan consummation. After the initial fixed-rate period, your interest rate can increase or decrease annually according to the market index. Any change may significantly impact your monthly payment.

** FHA insured mortgages require an Up Front Mortgage Insurance Premium, VA loans require a Funding Fee and USDA loans require a Guarantee Fee. It is assumed that the up front premium/fee will be financed into the loan amount.

For more home financing information, contact:

Rates and information effective as of: 10/29/2015



Julio E. Martinez

Account Executive

NMLS#984209 (www.nmlsconsumeraccess.org)

305-282-1881

jmartinez738@gmail.com

www.floridaunitedlending.net



Florida United Lending Mortgage - 1000 Brickell Avenue, Suite 335 - Miami, FL 33131

This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or data is subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states.