

# 50 Judah Rd, Emigrant Gap, CA 95715

Short Sale AS-IS - Finance all required repairs



Great home close to outdoor recreation & living! Use a FHA or Conventional Renovation Loan to complete needed repairs or to remodel to your taste! (FHA is Owner Occupied Only / Conv Reno allows 2nd homes and Investors)

## Some Eligible Repairs (not all inclusive):

*New Interior / Exterior Painting*

*Upgrade Appliances & Flooring*

*Replace / Repair Roof & Gutters*

*Upgrade Cabinets & Countertops*

*Modernize Plumbing & Heating*

*Tent or Treat for Termites*

*Upgrade AC / Electrical Systems*

*Replace Windows / Doors / Roof*

Financing	FHA 203(k)	HOMESTYLE	HOMESTYLE
Notes	Renovation	2nd Home	2nd Home
Value w/Renovation	\$285,000	\$285,000	\$285,000
Renovation Cost	\$10,000	\$10,000	\$10,000
Sales Price	\$275,000	\$275,000	\$275,000
% Down	3.50%	20.00%	10.00%
First Loan	\$279,837	\$228,000	\$256,500
Term	30 Years	30 Years	30 Years
Rate	4.625%	5.000%	5.000%
APR*	5.909%	5.164%	5.504%

### CASH TO CLOSE

Down Payment	\$9,975	\$57,000	\$28,500
Closing Costs	\$4,011	\$3,754	\$3,868
PrePays/Impounds	\$3,904	\$3,777	\$3,895
<b>Total \$ Required</b>	<b>\$17,890</b>	<b>\$64,531</b>	<b>\$36,263</b>

### HOUSING EXPENSE

First Loan P & I	\$1,439	\$1,224	\$1,377
Taxes, Ins & MI	\$562	\$367	\$497
<b>Total Monthly Pmt</b>	<b>\$2,001</b>	<b>\$1,591</b>	<b>\$1,874</b>

\*APR = Annual Percentage Rate



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