

# 30 Miranda Ct. Sacramento, CA 95822

Finance ALL renovations desired with 1 Loan



HUD REO As-Is purchase -Use the FHA 203k to complete all repairs and desired upgrades. Finance up to 96.5% on the LESSOR of total cost or 110% of FUTURE AFTER IMPROVED value! BID DEADLINE 8/17/17

## Some Eligible Repairs (not all inclusive):

New Interior / Exterior Painting

Upgrade Appliances & Flooring

Replace / Repair Roof & Gutters

Upgrade Cabinets & Countertops

Modernize Plumbing & Heating

Add Decks / Patios / Porches

Upgrade AC / Electrical Systems

Replace Windows / Doors / Roof

Financing Notes	FHA 203(k) Renovation	FHA 203(k) Renovation	FHA 203(k) Renovation
Value w/Renovation	\$335,000	\$355,000	\$380,000
Renovation Cost	\$30,000	\$50,000	\$75,000
Sales Price	\$305,000	\$305,000	\$305,000
% Down	3.50%	3.50%	3.50%
First Loan	\$328,932	\$348,570	\$373,117
Term	30 Years	30 Years	30 Years
Rate	4.625%	4.625%	4.625%
APR*	5.901%	5.897%	5.891%

### CASH TO CLOSE

Down Payment	\$11,725	\$12,425	\$13,300
Closing Costs	\$4,417	\$4,580	\$4,783
PrePays/Impounds	\$4,583	\$4,859	\$5,213
<b>Total \$ Required</b>	<b>\$20,725</b>	<b>\$21,864</b>	<b>\$23,296</b>

### HOUSING EXPENSE

First Loan P & I	\$1,691	\$1,792	\$1,918
Taxes, Ins & MI	\$660	\$700	\$750
Home Owners Assoc.	\$180	\$180	\$180
<b>Total Monthly Pmt</b>	<b>\$2,531</b>	<b>\$2,672</b>	<b>\$2,848</b>

\*APR = Annual Percentage Rate



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