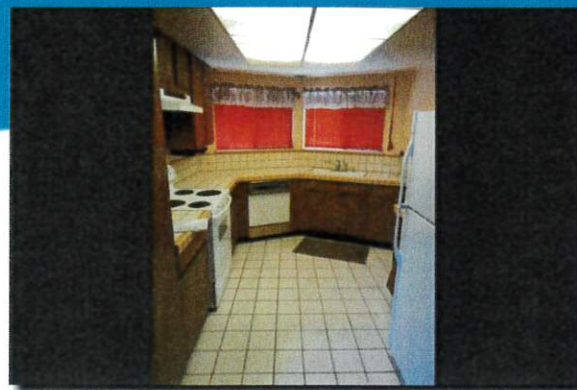


7405 Mar Vista Way, Citrus Heights, CA

Finance ALL renovations desired with 1 Loan



Great opportunity to update and customize this home in Citrus Heights! Use a Renovation Loan to completely remodel to your taste!

Some Eligible Repairs (not all inclusive):

New Interior / Exterior Painting

Replace / Repair Roof & Gutters

Modernize Plumbing & Heating

Upgrade AC / Electrical Systems

Upgrade Appliances & Flooring

Upgrade Cabinets & Countertops

Add Decks / Patios / Porches

Replace Windows / Doors / Roof

Financing Notes	FHA 203(k) Renovation	FHA 203(k) Renovation	FHA 203(k) Renovation
Value w/Renovation	\$280,000	\$300,000	\$320,000
Renovation Cost	\$30,000	\$50,000	\$70,000
Sales Price	\$250,000	\$250,000	\$250,000
% Down	3.50%	3.50%	3.50%
First Loan	\$274,928	\$294,566	\$314,204
Term	30 Years	30 Years	30 Years
Rate	4.625%	4.625%	4.625%
APR*	5.907%	5.901%	5.897%

CASH TO CLOSE

Down Payment	\$9,800	\$10,500	\$11,200
Closing Costs	\$3,970	\$4,133	\$4,295
PrePays/Impounds	\$3,841	\$4,116	\$4,392
Total \$ Required	\$17,611	\$18,749	\$19,887

HOUSING EXPENSE

First Loan P & I	\$1,414	\$1,514	\$1,615
Taxes, Ins & MI	\$552	\$592	\$632
Total Monthly Pmt	\$1,966	\$2,107	\$2,247

*APR = Annual Percentage Rate



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