

Property information:
 56893-16 Dancing Rock Loop
 Bend, OR 97707
 Listing Price: \$899,000



Represented by:
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Financing options from Wells Fargo

Rates are as of 03/23/18 and are subject to change without notice. These financing options assume the property will be owner-occupied.

Jumbo 30-yr fixed	
Sales price	\$899,000
Down payment	\$179,800 / 20%
Loan amount	\$719,200
Estimated cash to close	\$191,489
Interest rate / APR	4.50% / 4.502%
Years 1 - 30	
Principal & interest	\$3,644
Mortgage insurance	+ 0
Estimated taxes, property insurance & assessments	+ 680
Est. total monthly payment	\$4,324

Jumbo 15-yr fixed	
Sales price	\$899,000
Down payment	\$179,800 / 20%
Loan amount	\$719,200
Estimated cash to close	\$192,314
Interest rate / APR	4.25% / 4.267%
Years 1 - 15	
Principal & interest	\$5,410
Mortgage insurance	+ 0
Estimated taxes, property insurance & assessments	+ 680
Est. total monthly payment	\$6,090

Jumbo 7/1 ARM	
Sales price	\$899,000
Down payment	\$179,800 / 20%
Loan amount	\$719,200
Estimated cash to close	\$192,240
Years 1 - 7	
Initial interest rate / APR	4.00% / 4.463%
Principal & interest	\$3,434
Mortgage insurance	+ 0
Estimated taxes, property insurance & assessments	+ 680
Est. total monthly payment	\$4,114
Year 8 -- Minimum and Maximum	
Interest rate	2.25% - 6.00%
Principal & interest	\$2,875 - \$4,140
Est. total monthly payment	\$3,555 - \$4,820
Year 9 -- Minimum and Maximum	
Interest rate	2.25% - 8.00%
Principal & interest	\$2,875 - \$4,886
Est. total monthly payment	\$3,555 - \$5,566
Years 10 - 30 -- Minimum and Maximum	
Interest rate	2.25% - 9.00%
Principal & interest	\$2,875 - \$5,268
Est. total monthly payment	\$3,555 - \$5,948

Mortgage insurance may be required for loans with less than a 20% down payment. These scenarios are estimates based on a credit score of 780 for jumbo products and 740 for all other products. The actual interest rate may vary depending on the specific characteristics of the loan transaction and the borrower's credit profile up until the time of closing. Other financing options are available. Property taxes, homeowners insurance, and homeowners/condo fee are assumed constant at their initial amounts but are subject to increase.

For **jumbo loans**, the interest rate includes a discount based on mortgage payments automatically paid via preauthorized electronic funds transfer. For an **adjustable-rate mortgage (ARM)**, the interest rate is subject to change after consummation. Terms of monthly principal and interest payments on ARM loans, based on the initial rate and current index: **Jumbo 7/1 ARM**: \$3,434 at 4.00% in Years 1-7, and \$3,734 at 4.875% in Years 8-30 (**APR: 4.463%**).



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