

CONFORMING FIXED MORTGAGE (CONVENTIONAL):

The payment on a \$242,500 30-year Fixed-Rate Loan at 4.00% and 97.00% loan-to-value (LTV) is \$1,208.25. The Annual Percentage Rate (APR) is 4.260%. Payment includes monthly private mortgage insurance (PMI). Payment does not include taxes and insurance premiums. The actual payment amount will be greater. Some state and county maximum loan amount restrictions may apply.

ADJUSTABLE RATE MORTGAGE:

The initial payment on a 30-year \$237,500 5-year Adjustable-Rate Loan at 3.75% and 95.00% loan-to-value (LTV) is \$1,186.98. The Annual Percentage Rate (APR) is 4.350%. After the initial 5 years, the interest rate and principal and interest payment can increase each year for the remaining life of the loan. Payment does not include taxes and insurance premiums. The actual payment amount will be greater. Rate is variable and subject to change after 5 years.

FHA MORTGAGE LOANS:

Rate is fixed. The payment on a \$245,471, 30-year fixed rate loan at 4.00% and 96.50% loan-to-value (LTV) is \$1,341.44. Payment includes a one-time upfront mortgage insurance premium (MIP) and a monthly MIP. The Annual Percentage Rate (APR) is 5.070%. Payment does not include taxes and insurance premiums. The actual payment amount will be greater. Some state and county maximum loan amount restrictions may apply. CLM Mortgage is a HUD-approved Lender; not endorsed or sponsored by the Dept of Housing and Urban Development or any government agency.

VA MORTGAGE LOANS:

Rate is fixed. The payment on a \$255,750.00, 30-year fixed-rate loan at 3.49% and 100.00% loan-to-value (LTV) is \$1,147.00. The Annual Percentage Rate (APR) is 3.675%. Payment does not include taxes and insurance premiums. The actual payment amount will be greater. Some state and county maximum loan amount restrictions may apply. The VA loan is a benefit of military service and only offered to veterans, surviving spouses and active duty military. CLM Mortgage is a VA-approved Lender; not endorsed or sponsored by the Dept. of Veterans Affairs or any government agency.

USDA MORTGAGE LOANS:

Rate is fixed. The payment on a \$252,525, 30-year fixed-rate loan at 3.375% and 100.00% loan-to-value (LTV) is \$1,189.40. The Annual Percentage Rate (APR) is 3.892%. Payment does not include taxes and insurance premiums. The actual payment amount will be greater. Some state and county maximum loan amount restrictions may apply. CLM Mortgage is a USDA-approved Lender; not endorsed or sponsored by the US Department of Agriculture or any government agency.

BLENDED LOANS (80/10/10, 80/15/5, ETC):

A blended loan is a combination of a first mortgage, second mortgage and down payment. The first mortgage payment on a \$200,000 30-year Fixed-Rate Loan at 4.375% and 80.00% loan-to-value (LTV) is \$954.83. The Annual Percentage Rate (APR) is 4.110%. Payment does not include taxes and insurance premiums. The actual payment amount will be greater. The second mortgage payment on a \$37,500 15-year Fixed-Rate Loan at 5.75% and 95.00% loan-to-value (LTV) is \$311.40. The Annual Percentage Rate (APR) is 5.807%. Some state and county maximum loan amount restrictions may apply.