

MORE OPTIONS. MORE BUYERS. BETTER RESULTS.

Summit

Sotheby's
INTERNATIONAL REALTY

— CREATIVE FINANCING STRATEGIES THAT HELP YOUR HOME SELL.
DIFFERENT LOAN SOLUTIONS. MORE BUYERS WHO CAN AFFORD YOUR HOME.

 2678 S EAGLE DR #12, GARDEN CITY, UT 84028

CREDIT STRATEGY OPTIONS (800 FICO SCORE)

LOAN DETAILS	SCENARIO 1 2nd Home NO MI Required	SCENARIO 2 2nd Home 30 Year	SCENARIO 3 2nd Home 7/6 ARM	SCENARIO 4 2nd Home 7/6 ARM	SCENARIO 5 2nd Home 30 Year
Loan Type	7/6 ARM	30 Year	7/6 ARM	7/6 ARM	30 Year
Purchase Price	\$875,000	\$875,000	\$875,000	\$875,000	\$875,000
Down Payment	15% \$131,250	20% \$175,000	20% \$175,000	25% \$218,750	25% \$218,750
Total Loan Amount	\$743,750	\$700,000	\$700,000	\$656,250	\$656,250
Rate	7.875%	6.75%	6.250%	6.125%	6.375%
Rate Buydown	1.34% \$10k	1.42% \$10k	1.42% \$10k	1.52% \$10k	1.52% \$10k
Single Premium MI	\$0.00	\$0.00	\$0.00	\$0.00	0.000%
Seller Credit	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000

Cash to close varies on 3rd party closing cost - appraisal, credit report, title fees, transfer fee and escrow account etc.

MONTHLY PAYMENT

Principal & Interest	\$5,392.70	\$4,540.19	\$4,310.02	\$3,987.44	\$4,094.15
Homeowners Insurance	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00
Property Taxes	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
Mortgage Insurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HOA Dues	\$31.00	\$31.00	\$31.00	\$31.00	\$31.00
Estimated Payment	\$5,798.70	\$4,946.19	\$4,716.02	\$4,393.44	\$4,390.15



THIS IS AN EXAMPLE OF HOW A BUYER COULD
UTILIZE A SELLER'S CREDIT
TO LOWER THEIR INTEREST RATE AND MONTHLY PAYMENT.

Scenario assumes a buyer with an 800 FICO score.



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*Your Home.
Our Strategy.*

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INTERNATIONAL REALTY



MORE OPTIONS

More solutions
to fit more
buyer needs.



MORE BUYERS

Creative financing
can open the door
for more buyers.



STRONGER OFFERS

More buyers
means more
competition and
stronger offers.



BETTER RESULTS

Stronger offers.
Smoother closings.
Successful sales.



MAXIMUM VALUE

A seller credit
strategy can
increase your
home's appeal
and final price.



LANDERS TEAM
CROSSCOUNTRY MORTGAGE®



EQUAL HOUSING
OPPORTUNITY

This is an example of how a buyer could utilize a credit from the seller to lower their interest rate and monthly payment. Scenario assumes a buyer with an 800 FICO score. All loans are subject to underwriting approval. Rates, terms, and availability are subject to change without notice.