

**Property Address:**

210 W Phillips  
Watsonville, CA 95076

**Selling Price: \$330,000**



## Rates Have Dropped!! Great Location!!

### Custom Financing Solutions

#### Primary Financing

	30 year fixed	30 year fixed
Down Payment %	20.000%	3.500%
Down Payment \$	\$66,000.00	\$11,550.00
Loan Amount	\$264,000.00	\$318,450.00
Interest Rate	5.500%	5.750%
Time Initial Rate is Fixed if ARM	N/A	N/A
Maximum Potential Rate Change	N/A	N/A
<b>APR</b>	<b>5.541%</b>	<b>5.785%</b>

#### Payment Details

Initial Monthly Principal & Interest Payment	\$1,498.96	\$1,858.39
Estimated Property Taxes	\$343.00	\$343.00
Estimated Hazard Insurance	\$70.00	\$70.00
Estimated Homeowners Association	\$0.00	\$0.00

Total Estimated Payment (PITI)	\$1,911.96	\$2,271.39
Estimated Cash to Close	\$67,200.00	\$12,750.00

#### Property Presented by:

Sebastian "Seb" Frey  
Thunderbird Real Estate  
3555 Clares St  
Suite WW  
Capitola, CA 95010  
831-239-6727  
sebfrey@sebfrey.com



#### Financing Provided by:

Jeff Scott  
Home Mortgage Consultant  
308 W El Camino Real  
Sunnyvale, CA 94087  
408-223-3081  
jeff.b.scott@wellsfargo.com  
<http://www.wfhm.com/jeffrey-scott1>



If the down payment is less than 20% and based on the selected program and term of the loan, monthly mortgage insurance may be required. FHA loans require an upfront mortgage insurance premium of 1.75% of the loan amount. A funding fee is required on VA loans. The interest rate on an Adjustable Rate Mortgage (ARM) is subject to increase after consummation. Subject to credit approval. Rates available as of date of printing are subject to change without notice. Home Equity financing is available through Wells Fargo Consumer Credit Group, a division of Wells Fargo Bank, N.A., Member FDIC. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A., © 2007 Wells Fargo Bank, N.A. All rights reserved.

