



**John  
Thompson**  
(703) 606-0475



**1522 SHELLBARK PL HERNDON**

List Price **\$449,900** Annual Taxes **\$3,654**

FINANCING ALTERNATIVES	30 YEAR FIXED			10 YEAR INTEREST ONLY			5 YEAR INTEREST ONLY		
	100%	90.0%	80.0%	100%	90.0%	80.0%	100%	90.0%	80.0%
CLTV									
LOAN AMOUNT (1ST)	\$359,920	\$359,920	\$359,920	\$359,920	\$359,920	\$359,920	\$359,920	\$359,920	\$359,920
INTEREST RATE (1ST)	6.825%	6.825%	6.825%	7.000%	7.000%	7.000%	6.750%	6.750%	6.750%
LOAN AMOUNT (2ND)	89,980	\$44,990	\$0	89,980	\$44,990	\$0	89,980	\$44,990	\$0
INTEREST RATE (2ND)	8.250%	8.250%	8.250%	8.250%	8.250%	8.250%	8.250%	8.250%	8.250%
<b>MONTHLY PAYMENT</b>									
Principal & Interest (1st and 2nd)	\$2,971	\$2,661	\$2,352	\$2,718	\$2,409	\$2,100	\$2,644	\$2,334	\$2,025
Taxes	\$304	\$304	\$304	\$304	\$304	\$304	\$304	\$304	\$304
Estimated: Hazard Insurance	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Fee	\$95	\$95	\$95	\$95	\$95	\$95	\$95	\$95	\$95
Monthly Payment	\$3,420	\$3,110	\$2,801	\$3,168	\$2,858	\$2,549	\$3,093	\$2,783	\$2,474
Tax Rebate	\$622	\$563	\$505	\$574	\$516	\$457	\$616	\$551	\$487
<b>Net payment to own*</b>	<b>\$2,798</b>	<b>\$2,547</b>	<b>\$2,297</b>	<b>\$2,593</b>	<b>\$2,343</b>	<b>\$2,093</b>	<b>\$2,477</b>	<b>\$2,232</b>	<b>\$1,988</b>
<b>DOWNPAYMENT</b>	\$0	\$44,990	\$89,980	\$0	\$44,990	\$89,980	\$0	\$44,990	\$89,980
Closing Costs	\$5,206	\$4,944	\$4,682	\$5,206	\$4,944	\$4,682	\$5,206	\$4,944	\$4,682
Prepaid Items	\$2,661	\$2,583	\$2,506	\$2,597	\$2,520	\$2,443	\$2,579	\$2,501	\$2,424
Total cash required to buy	\$7,867	\$52,517	\$97,168	\$7,804	\$52,454	\$97,105	\$7,785	\$52,435	\$97,086

\*Actual amount of tax rebate depends on individual tax bracket. This figure is meant to be used only as an estimate. For tax related questions please contact your tax professional.

**Casey Samson**  
(703) 378-2378 O  
(703) 508-2535 C



*Financing Provided by:*

**For Current Rates  
Contact Casey**

Calculations are estimates based on current market conditions. Standard underwriting guidelines apply.  
Call for current quote and additional financing options.



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**HERNDON**

List Price **\$449,900**

Annual Taxes **\$3,654**

FINANCING ALTERNATIVES	30 YEAR FIXED			10 YEAR INTEREST ONLY			5 YEAR INTEREST ONLY		
	100%	90.0%	80.0%	100%	90.0%	80.0%	100%	90.0%	80.0%
CLTV									
LOAN AMOUNT (1ST)	\$359,920	\$359,920	\$359,920	\$359,920	\$359,920	\$359,920	\$359,920	\$359,920	\$359,920
INTEREST RATE (1ST)	6.250%	6.250%	6.250%	6.125%	6.125%	6.125%	5.875%	5.875%	5.875%
LOAN AMOUNT (2ND)	89,980	\$44,990	\$0	89,980	\$44,990	\$0	89,980	\$44,990	\$0
INTEREST RATE (2ND)	8.250%	8.250%	8.250%	8.250%	8.250%	8.250%	8.250%	8.250%	8.250%
<b>MONTHLY PAYMENT</b>									
Principal & Interest (1st and 2nd)	\$2,835	\$2,525	\$2,216	\$2,456	\$2,146	\$1,837	\$2,381	\$2,071	\$1,762
Taxes	\$304	\$304	\$304	\$304	\$304	\$304	\$304	\$304	\$304
Estimated: Hazard Insurance	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Monthly Payment	\$3,189	\$2,879	\$2,570	\$2,810	\$2,501	\$2,191	\$2,735	\$2,425	\$2,116
Tax Rebate	\$597	\$538	\$479	\$524	\$466	\$407	\$561	\$496	\$432
<b>Net payment to own*</b>	<b>\$2,593</b>	<b>\$2,342</b>	<b>\$2,092</b>	<b>\$2,286</b>	<b>\$2,035</b>	<b>\$1,785</b>	<b>\$2,174</b>	<b>\$1,929</b>	<b>\$1,685</b>
<b>DOWNPAYMENT</b>	\$0	\$44,990	\$89,980	\$0	\$44,990	\$89,980	\$0	\$44,990	\$89,980
Closing Costs	\$5,206	\$4,944	\$4,682	\$5,206	\$4,944	\$4,682	\$5,206	\$4,944	\$4,682
Prepaid Items	\$2,627	\$2,549	\$2,472	\$2,532	\$2,455	\$2,377	\$2,513	\$2,436	\$2,358
Total cash required to buy	\$7,833	\$52,483	\$97,134	\$7,738	\$52,389	\$97,039	\$7,720	\$52,370	\$97,020

\*Actual amount of tax rebate depends on individual tax bracket. This figure is meant to be used only as an estimate. For tax related questions please contact your tax professional.

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*Financing Provided by:*



**Seller  
Will Buydown  
Rate**

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