

## FINANCING EXAMPLE

Selling Price:  
\$229,900 (Unit 404)

**STERLING**   
SAVINGS BANK  
The Perfect Fit Bank.®

**General Terms:**

- Minimum Fico Score 680
- Owner Occupied Purchase Only
- Full Documentation Required
- 30 Year Fixed Rate Loan (SSB Portion)
- Financing 3.5% Down = \$8,046.50
- No Mortgage Insurance



***\$8,000 1<sup>st</sup> Time Home Buyer Credit Available***

**Financing Option:**

Price:	<b>\$229,900</b>
Down:	\$8,046.50 (3.5%)
1 <sup>st</sup> Loan:	\$221,853.50
Rate:*	5.75%
Term/Amortization:	30/30
Closing Costs (est.):	\$1,200.00
Estimated Cash to Close:	\$9,246.50
Payment P&I:	\$1,294.68
Property Tax(est.):	Not yet Assessed.
HOA:	\$0.00 until 2011
<b>Total Monthly Pmt. (P&amp;I):</b>	<b>\$1,294.68</b>

\*Subject to Change without Notice.

Please contact the Home Loan Center for more details: 888-671-1113 Ext: 4247  
or [sterling.homeloans@sterlingsavings.com](mailto:sterling.homeloans@sterlingsavings.com)