

3733 Santa Ynez, Oceanside



SFR Detached
 MLS #: N/A
 City: **Oceanside**
 Bedrooms: **3**
 Stories: **1 Story**
 Cooling: **N/A**
 Lot Size: **8,900 Sq. Ft.**
 Building Size: **1,510 sq. ft.**

Listing Price: **\$ 435,000-469,000**
 Zip: **92056**
 Year Built:
 Baths: **2**
 Exterior: **Stucco/Wood**
 Parking: **2-car garage**
 Roof: **Composite**
 Fireplace: **in Family Room**

See this property on the internet
 at www.WestCoastHomes.net

What a great location: Freeway, shops, schools, even Home Depot are just minutes away, yet this home is sitting on a quiet culdesac surrounded by just few friendly neighbors! Large grassy lot enhances your privacy, the house is immaculate and ready for a buyer who dislikes post-moving remodeling work. Just unpack and enjoy your new Home!

Payment options

Purchase Price \$465,000

Down payment %	0%	5%	10%	10%	20%
1st Loan Program	30 Yr. Fixed	3/1 ARM Interest Only	3/1 ARM	3/1 ARM Interest Only	Neg Am Loan
Down Payment \$\$	\$ -	\$ 23,250	\$ 46,500	\$ 46,500	\$ 93,000
First Loan Amount	\$ 372,000	\$ 372,000	\$ 418,500	\$ 372,000	\$ 372,000
Interest Rate	5.750%	4.750%	4.875%	4.625%	1.950%
Amortization of Loan (months)	360	360	360	360	360
Mortgage Insurance (.75)			\$ 262		
Monthly Loan Payment	\$ 2,170.89	\$ 1,472.50	\$ 2,214.74	\$ 1,433.75	\$ 1,365.70
Second Loan Amount	\$ 93,000	\$ 69,750		\$ 46,500	
Interest Rate	7.500%	7.500%		7.500%	
Amortization of Loan (months)	360	360		360	
Monthly Loan Payment	\$ 650.27	\$ 487.70		\$ 325.13	
Property Taxes (1.25%)	484.38	484.38	484.38	484.38	484.38
HOA	NO HOA / NO MELLO ROSS				
Hazard Insurance (est'd)	45.00	45.00	45.00	45.00	45.00
TOTAL ESTIMATED MONTHLY PAYMENTS	\$ 3,350.54	\$ 2,489.58	\$ 2,744.11	\$ 2,288.26	\$ 1,895.08

* The rates and payment options are provided for illustration purposes only and may change without notice.
 Actual rates and program availability can be provided after reviewing the clients' credit, income and asset documentation.

Don't leave your house without your pre-approval from House Of Loans Inc.!



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Alex Lisnevsky
 Mercury Capital Group Inc.

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