

**Property Address:**

177 Clifford  
Watsonville, CA 95076



**Selling Price: \$188,000**

**Rates Are Down!!  
Low Down Payment Available!!**

**Custom Financing Solutions**

**Primary Financing**

Down Payment %
Down Payment \$
Loan Amount
Interest Rate
Time Initial Rate is Fixed if ARM
Maximum Potential Rate Change
<b>APR</b>

30 year fixed	30 year fixed
20.000%	10.000%
\$37,600.00	\$18,800.00
\$150,400.00	\$169,200.00
5.000%	5.375%
N/A	N/A
N/A	N/A
<b>5.070%</b>	<b>5.439%</b>

**Payment Details**

Initial Monthly Principal & Interest Payment
Estimated Property Taxes
Estimated Hazard Insurance
Estimated Homeowners Association

\$807.38	\$947.47
\$195.00	\$195.00
\$70.00	\$70.00
\$0.00	\$0.00

Total Estimated Payment (PITI)
Estimated Cash to Close

\$1,072.38	\$1,212.47
\$38,800.00	\$20,000.00

**Property Presented by:**

Sebastian "Seb" Frey  
Thunderbird Real Estate  
3555 Clares St  
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Capitola, CA 95010  
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**Financing Provided by:**

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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.

