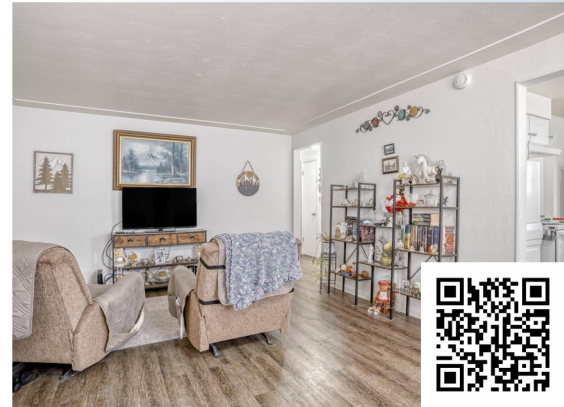




This property is eligible for Community Reinvestment Act (CRA) Funds. CRA Funds are available for Primary, Second Home and Investment Property lending. Borrowers will receive up to 1.5% of the loan amount to be applied to closing costs, escrows and/or buydown. Rates and costs to the right are not reflective of this credit. Call Kevin Kostoff at Sunflower Bank today for details...303-995-0287

Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$525,000	\$525,000	\$525,000
% Down	3.50%	0.00%	5.00%
First Loan	\$515,490	\$536,287	\$498,750
Term	30 Years	30 Years	30 Years
Rate	5.990%	6.125%	6.490%
APR*	6.731%	6.380%	6.904%
CASH TO CLOSE			
Down Payment	\$18,375	\$0	\$26,250
Closing Costs	\$5,111	\$5,086	\$5,061
Prepays/Impounds	\$3,993	\$4,074	\$4,055
Lender Credit	-\$1,005	-\$536	-\$0
Total \$ Required	\$26,474	\$8,624	\$35,366
HOUSING EXPENSE			
First Loan P & I	\$3,087	\$3,259	\$3,149
Taxes, Ins & MI	\$660	\$428	\$690
Total Monthly Pmt	\$3,748	\$3,687	\$3,839

*APR = Annual Percentage Rate



Kevin Kostoff
Mortgage Loan Originator
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NMLS# 709491 | Member FDIC Financing is shown for comparison only. A 780 FICO score was used to calculate rates. This offer is subject to credit approval, underwriting guidelines, and program availability. Actual credit amount may vary based on loan terms, borrower qualifications, and other factors. Rates, terms, and conditions are subject to change without notice. Contact Sunflower Bank for full details and to determine eligibility. Not all applicants will qualify. This is not a commitment to lend.

