



Purchase Price: \$250,000



Prudential
California Realty

HomeServicesLending^{LLC}

Moving from “Renter” to “Owner” may be easier than you think!

You may be able to find an acceptable home with a total monthly payment comparable to your current rent payment!

Example:

30-Year¹ FHA Loan	
Purchase Price	\$250,000
Down Payment	\$8,750 (3.5%)
Loan amount	\$241,250
Term (months)	360
Interest Rate & APR	5.00 APR 5.616%
Principal & interest	\$1,314.51
Monthly mortgage insurance	\$109.83
Taxes ²	\$260.42
Hazard Insurance ²	\$71.60
Total Monthly Payment	\$1,756.36

HomeInfoSanDiego.com

North County Real Estate

Carlsbad Homes, Oceanside Homes
Vista Homes, San Marcos Homes
Escondido Homes and Encinitas Homes

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20 years serving North County

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Are you a first-time homebuyer?

For a limited time, qualified first-time homebuyers **may receive a tax credit up to \$8,000** as part of the *American Recovery and Reinvestment Act of 2009*.

If you plan to live in the home as your primary residence and have not owned a home during the past three years, you may qualify for the tax credit. As long as you retain ownership and the home remains your primary residence for the first three years, you will not have to repay this tax credit.

Eligible for homes purchased on or after January 1, 2009 and before December 1, 2009

Get Started Now

Take your first step by talking to a tax advisor for more information and then talking to me about a **PriorityBuyer**[®] preapproval³. You may be able to buy your first home sooner than you thought possible.

Call today!

1. This illustration assumes 360 monthly payments that would range between 1424.34 and 1403.23 for the first 123 months, due to the annual adjustments to the required monthly mortgage insurance premium. After that the monthly payment would be 1314.51 for the remaining term of the loan. This is the current interest rate for the loan product for a single-family primary residence. Your loan's rate will depend upon the specific characteristics of the loan transaction and your credit profile up to the time of the loan closing. 2. Hazard insurance and taxes are estimates and subject to change. 3. A **PriorityBuyer**[®] preapproval decision is based on our preliminary review of credit information only. We will be able to offer a loan commitment upon verification of application information, satisfying all underwriting requirements and conditions, and providing an acceptable property, appraisal, and title report. Please consult your tax advisor. This information is accurate as of the date of printing and is subject to change without notice. All rights reserved.



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