



**Price: \$375,000**

## 3155 Citrus St Silver Springs NV, 89429

**Bedrooms: 4 | Bathrooms: 3 | Year Built: 2022**  
**Size: 1,973 sqft | Lot Size: 1 Acre**



## Mortgage Information

*This is not a substitute for a Loan Estimate, which is to be provided if you submit a loan application. All rates/figures are estimated and are rounded to the nearest whole number.*

Loan Program Type	Conv. 30-Year Fixed	FHA 30-Year Fixed
Interest Rate	5.399%	4.399%
Annual Percentage Rate (APR)	5.526%	5.559%
Down Payment Amount	20% (\$75,000)	3.5% (\$13,125)
FHA UFMIP / VA Fee / USDA Fee **	--	1.75% (\$6,333)
Loan Amount	\$300,000	\$368,208
Loan Term (Years)	30	30

### ESTIMATED MONTHLY PAYMENT INFORMATION

Principal & Interest (P&I)	\$1,684	\$1,844
Mortgage Insurance / USDA Fee	\$0	\$256
Taxes + Insurance + HOA dues	\$373	\$373
<b>Total Monthly Payment</b>	<b>\$2,057</b>	<b>\$2,472</b>

### ESTIMATED FEES / COSTS / DISCOUNT

Points   Origination Fee	\$ 0   \$ 0	\$ 0   \$ 0
Closing Costs + Settlement Fees	\$3,750	\$4,603
Prepaid Interest	10 days (\$444)	10 days (\$444)
Other Prepays (Taxes + Insurance)	\$ 0	\$ 0
Seller Concession / Discount / Rebate	\$ 0	\$ 0
Estimated Funds Due at Closing	\$79,194	\$18,172



Rates/information are effective as of: 07/29/2022

*Property information is deemed reliable, but is not guaranteed. If you have a brokerage relationship with another agency, this is not intended as a solicitation. The property and financial information provided in this document is intended for informational purposes only. There is no requirement to use the Mortgage Lender featured in this document.*

*Actual rates/figures provided in a Loan Estimate may differ from those shown herein. All/any loans are subject to credit approval and property appraisal. This is not a commitment to lend or extend credit. Restrictions and conditions may apply. Any terms, rates, data, loan programs, information, conditions, etc. are subject to change without notice, and may not be available at the time of loan commitment or lock in. Mortgage rates shown are based upon a variety of assumptions/conditions, including a consumer credit score that may be higher or lower than your personal credit score.*

*\*\*FHA, VA, and USDA loans require an "up front" premium or fee: FHA - Up Front Mortgage Insurance Premium (UFMIP), VA - Funding Fee, and USDA - Guarantee Fee. By default, any up front premium/fee will be financed into the loan amount.*

*Annual Percentage Rate (APR) expresses the total cost of a loan in terms of a yearly rate. The Interest Rate is used to calculate monthly Principal and Interest payment amounts. APR is typically higher than the interest rate because it includes closing costs, points, origination fee, mortgage insurance, and other settlement fees.*

**For more home financing information, contact:**



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**Wholesale Mortgage Services**

WHOLESALE **MORTGAGE SERVICES**



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