



Financing Options

19 Pearl St, Bloomingdale, NJ 07403

PROGRAMS	FHA 30 Yr Fixed	Conv 30 Yr Fixed
(Down Payment)	3.5%	20.00%
Sales Price	\$435,000	\$435,000
Down Payment	\$15,225	\$87,000
Loan Amount(Includes UPMP)	\$427,121	\$348,000
Interest Rate	6.000%	6.375%
Discount Points	0	0
Annual Percentage Rate	6.030%	6.760%
Annual Taxes	\$9,013.00	\$9,013.00
MONTHLY PAYMENT		
Principal & Interest	\$2,560.81	\$2,171.07
Taxes	\$751.08	\$751.08
Hazard Insurance	\$133.48	\$108.75
PMI/MIP	\$302.54	\$0.00
TOTAL PAYMENT	\$3,747.91	\$3,030.90
CLOSING COST Estimates		
Origination Fee	\$1,995.00	\$1,995.00
Credit Report	\$86.00	\$86.00
Appraisal Fee	\$585.00	\$585.00
Title Insurance (est.)	\$3,283.00	\$3,283.00
Recording Fee	\$440.00	\$440.00
Tax Impounds (3 months)	\$2,253.25	\$1,886.50
Homeowner's Ins. (14 mos.)	\$1,868.65	\$1,385.40
Interest (15 days)	\$1,067.80	\$924.38
Attorney Fee	\$1,850.00	\$1,850.00
TOTAL	\$11,433.71	\$10,440.28
Plus Down Payment	\$15,225.00	\$87,000.00
Cash to Close	\$26,658.71	\$97,440.28
Income Qualifications	\$136,287.61	\$110,214.57



Charming Ranch in the Heart of Bloomingdale! This beautifully maintained 2-bedroom, 1-bath Ranch home offers easy one-floor living with a warm and welcoming layout. Step inside to an open-concept living and dining space filled with natural light from large picture windows, highlighting the gleaming hardwood floors and creating an inviting atmosphere. The spacious living room features plenty of room for entertaining, while the adjacent kitchen boasts granite countertops, stainless steel appliances, cherry wood cabinetry, and a stylish backsplash. Both bedrooms are generously sized with excellent closet space and updated flooring. The full bath offers a relaxing jetted tub and modern tile work. Additional interior highlights include recessed lighting, ceiling fans, and tasteful finishes throughout. Outside, enjoy a private backyard with ample space for gardening, play, or outdoor dining. A covered patio area, fenced yard and side deck make it perfect for entertaining. The front of the home features a charming deck entry and landscaped garden beds that add wonderful curb appeal. Conveniently located near shops, parks, restaurants, and major highways, this move-in-ready home offers the perfect blend of comfort, convenience, and low-maintenance living. A fantastic opportunity in desirable Bloomingdale—don't miss it!



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