

# Presenting

**4729 Fenwick Ave  
Cleveland, OH 44102**

**Sale Price: \$79,900.00**

Two bedroom townhouse with two story living room part of the Kierland Commons development. Take advantage of the \$8,000 Federal tax credit and property tax abatement! Kitchen with appliances, roof deck off 2nd bedroom, attached garage, full basement.



Presented By:

**Progressive Urban Real Estate**

**216-619-9696**

## Three easy ways to purchase this home -

30 Year Fixed - FHA* 3.5% down - FHA 4.125% (4.850% APR) Points: 0.000% Loan Amount: \$78,453		30 Year Fixed - FHA** 3.5% down - FHA 5.00% (5.748% APR) Points: 0.000% Loan Amount: \$78,453		30 Year Fixed - FHA*** 3.5% down - FHA 4.875% (5.650% APR) Points: 0.000% Loan Amount: \$78,453	
P&I	380.22	P&I	421.15	P&I	415.18
Taxes	2.92	Taxes	2.92	Taxes	2.92
Insurance	41.67	Insurance	41.67	Insurance	41.67
MIP	32.69	MIP	32.69	MIP	32.69
Association Fee	20.00	Association Fee	20.00	Association Fee	20.00
<b>Total Payment</b>	<b>\$477.50</b>	<b>Total Payment</b>	<b>\$518.43</b>	<b>Total Payment</b>	<b>\$512.46</b>
Downpayment	2,796.50	Downpayment	2,796.50	Downpayment	2,796.50
Closing	2,500.00	Closing	2,500.00	Closing	2,750.00
Prepays	311.67	Prepays	321.04	Prepays	319.71
<b>Total Cash</b>	<b>\$5,608.17</b>	<b>Total Cash</b>	<b>\$5,617.54</b>	<b>Total Cash</b>	<b>\$5,866.21</b>

For more information contact...

**Matthew Kormos**

Loan Officer

216-780-4345 (office)

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Not your typical bank.®



\*4.850% APR assumes a 30 year loan term with a maximum Loan to Value (LTV) of 96.500% and monthly principal and interest payments of \$380.22. \*\*5.748% APR assumes a 30 year loan term with a maximum Loan to Value (LTV) of 96.500% and monthly principal and interest payments of \$421.15. \*\*\*5.650% APR assumes a 30 year loan term with a maximum Loan to Value (LTV) of 96.500% and monthly principal and interest payments of \$415.18. FHA loan amount may include financed mortgage insurance. For all examples above, contract rate and APR effective as of 2/9/2010. Rates are subject to change without notice. Property insurance required. Flood insurance may be required. Prepays are estimates and may vary. Estimates are based on 6 months taxes, 6 months insurance, and 5 days of prepaid interest. Loans for owner-occupied homes only. All loans are subject to approval. Mortgages are offered and originated by RBS Citizens, N.A. Charter One is RBS Citizens, N.A.  
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