



**\$289,900**

**268 South West St  
Agawam, MA 01001**

Property Offered by:  
Mary Malinski  
Broker  
Sumner Associates

Financing available from:  
Eileen Hennessey  
Academy Mortgage

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	<b>30-YEAR FIXED</b>	<b>Mass Housing NO PMI</b>	<b>Conv NO PMI</b>	<b>VA FIXED RATE</b>
Asking Price	\$289,900	\$289,900	\$289,900	\$289,900
Down Payment (%)	5%	3%	10%	0%
Closing Costs & Escrow	\$6000	\$6000	\$6000	\$6000
Total Loan	\$275,405	\$281,203	\$260,910	\$283,812
Term	360	360	360	360
Interest Rate	4.25%	5%	4.375%	4.25%
APR	4.375%	5.25%	4.45%	5.125%
Principal & Interest	\$1354.83	\$1509.56	\$1302.69	\$1396.18
Property Tax	\$294.83	\$294.83	\$294.83	\$294.83
PMI- Fico Score Driven	\$179.01	none	none	none
Est Homeowners Ins	\$65	\$65	\$65	\$65
<b>Total Monthly Payment</b>	<b>\$1893.67</b>	<b>\$1869.39</b>	<b>\$1662.52</b>	<b>\$1756.01</b>



**Eileen Hennessey**

Loan Officer

**(413) 276-0102**

723 Main Street, Agawam, MA 01001

eileen.hennessey@AcademyMortgage.com

www.AcademyMortgage.com/eileenhennessey

**NMLS #22400** | MA MLO22400

**Corp NMLS #3113** | Corp State Lic MA #ML3113

Massachusetts Mortgage Lender License



**Mary Malinski**

Broker

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Not affiliated with Academy Mortgage.

Rates are subject to change due to unforeseen market conditions and the borrower's credit profile. These figures are provided as examples. Each loan is unique, and the borrower's terms may vary from those disclosed. Taxes and insurance are additional monthly expenses and may be required to escrow by the borrower's lender. This is not a commitment to lend. Additional conditions, qualifications, and restrictions may apply. ARMs are adjustable rate mortgages. Please call Eileen Hennessey at Academy Mortgage for more information at (413) 276-0102.