

FINANCING ESTIMATE FOR THIS PROPERTY PREPARED BY:

SUMNER ASSOCIATES, INC. ~ (413) 505-9500

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.

	Conventional Rate Mortgage	Conventional Rate Mortgage
Asking Price	\$428,900	\$428,900
Down Payment	\$85,800 ~ 20 Percent	\$42,900 ~ 10 Percent
Closing Costs & Escrows	\$6,500	\$6,500
Total Loan	\$343,200	\$386,100
Term	30 Year Term - 20% Down Payment Conventional Rate Mortgage	30 Year Term - 10% Down Payment Conventional Rate Mortgage
Interest Rate	3.5	3.875
APR	3.569	4.25
Principal & Interest	\$1,541.12	\$1,810.00
Property Tax	\$386.25	\$386.25
PMI	Not Applicable	\$167.31
Est Homeowners Insurance	\$58.33	\$58.33
Total Monthly Payment	\$1,985.70	\$2,421.89
	Daniel O'Sullivan - Webster Bank (413) 222-7771	Eileen Hennessey - Academy Mortgage (413) 276-0102



CLASSIC COLONIAL



GRANITE COUNTERTOPS



2.34 ACRES ~ LOVELY!