

4132 Richmond Street, Northport, AL 35473

Open House January 12th: 2:00-4:00 pm

NEW CONSTRUCTION

The newest garden home community in Northport - the Cottages at Northwood Gardens - is what people are talking about! You won't want to miss living in this wonderful 4 bedroom home that even has a "flex" room for more living space. Buy now and be one of the first to enjoy living at The Cottages, whether you are downsizing, or buying your first home! Open floor plan, luxurious kitchen, laundry room, covered porch and more!

Financing	FHA REG	VA	CONV
Notes	Fixed Rate	Fixed Rate	Fixed Rate
Sales Price	\$259,900	\$259,900	\$259,900
% Down	3.50%	0.00%	10.00%
First Loan	\$255,192	\$265,877	\$233,910
Term	30 Years	30 Years	30 Years
Rate	3.250%	3.250%	3.625%
APR	4.361%	3.502%	4.073%
CASH TO CLOSE			
Down Payment	\$9,097	\$0	\$25,990
Closing Costs	\$2,452	\$2,489	\$2,377
Prepays/Impounds	\$1,074	\$1,089	\$1,082
Total \$ Required	\$12,623	\$3,578	\$29,449
HOUSING EXPENSE			
First Loan P & I	\$1,111	\$1,157	\$1,067
Taxes, Ins & MI	\$545	\$367	\$488
Total Monthly Pmt	\$1,655	\$1,524	\$1,555

*APR = Annual Percentage Rate

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Keller Williams

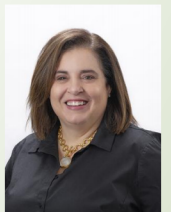
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