



19098 227th Avenue NW - Big Lake Twp, MN 55309

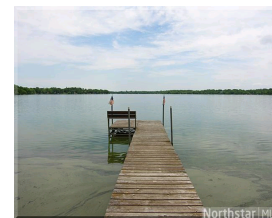
3 Bedrooms, 1 Full & 1 Three Quarter Baths
MLS: 4347912

Reasonably Priced Lakeshore Living. Commute to the cities, Northstar Train Station - 4.3 mi away, Beautiful views, Gradual sloped beach area, Dock included, Fireplace plus Gas Stove in Porch, Built in Buffet, Master Bath w/ Jetted Tub, Shed for water toys

Purchase Price: **\$160,000**
Annual Taxes **\$2,075**
Annual Insurance (Estimated): **\$800**



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For informational purposes only: Keller Williams Classic Realty NW is not a mortgage lender. Contact Wintrust Mortgage directly for more information about mortgage products and your eligibility.

Housing Payment Information

Payment Details	30 YR FX	FHA 30yr	30 YR FX
Down Payment	5.00 %	3.50 %	20.00 %
Loan Amount	\$152,000	\$157,102	\$128,000
Interest Rate	4.375%	3.875%	4.375%
APR	4.985%	5.895%	4.575%
Points	0.000	0.000	0.000
Principal & Interest*	\$758.91	\$738.75	\$639.09
Taxes / Insurance	\$239.58	\$239.58	\$239.58
Mtg. Insurance (MI)	\$82.33	\$173.70	\$0
Total Est Monthly Pmt.**	\$1,080.83	\$1,152.03	\$878.67

For more information, please contact:



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Generated: 12/1/2013. **Payments are estimates. Actual Payments may be greater. APR= Annual Percentage Rate. *Terms of Monthly Repayment: **30 YR FX (with MI):** 109 pmts of \$841 at 4.375% (4.985% APR) followed by 251 pmts of \$759 **FHA 30yr (with MI):** 360 pmts of \$912 at 3.875% (5.895% APR) **30 YR FX:** 360 pmts of \$639 at 4.375% (4.575% APR)



Due to market fluctuations, interest rates are subject to change at any time and without notice. Interest rates are also subject to credit and property approval based on secondary market guidelines. The rates shown are based on average rates for our best qualified customers. Your individual rate may vary. If the down payment is less than 20% and based on the selected program and term of the loan, monthly mortgage insurance may be required. Adjustable Rate Mortgage (ARM) interest rate is variable and subject to increase after settlement. Annual Percentage Rate (APR) may increase in the future. Variable interest rates are based upon publicly available indexes and these rates will adjust mirroring the changes in value of the index used. FHA loans require an upfront mortgage premium. Depending on the amount of the principal obligation of the loan in relation to the appraised property value, FHA loans are also subject to a monthly mortgage insurance premium. A funding fee is required on VA loans. This is not an advertisement to extend customer credit. Program rates, terms, and conditions are subject to change at any time. All approvals are subject to underwriting guidelines. Wintrust Mortgage is a division of Barrington Bank & Trust, N.A., a Wintrust Community Bank. Wintrust NMLS #449042. Copyright © 2011 Wintrust Mortgage