

# OWN a New Home for this LOW Monthly Payment!

Own your home in  
**ONLY  
10 Years**

**50% Equity  
Achieved in just  
5 Years**

Sale Price* (including tax) .....	\$ 46,145.28
Down Payment* .....	\$ 4,614.53
Loan Amount* (includes 2 pts origination fee) ....	\$ 42,361.37
Term* .....	120 months
Interest Rate* .....	4.50%
Annual Percentage Rate (APR)* .....	4.93%
Estimated Monthly Loan Payment* ...	\$ 439.03
Site Rent* .....	\$ 220.00
Insurance /Taxes* .....	\$ 40.00

**TOTAL ESTIMATED  
MONTH PAYMENT** **\$699.03**

Total paid by community for seller  
paid interest rate reduction ..... **\$ 10,166.73**



Own this beautiful new home with 2 bedrooms, 2 baths,  
with central air and all appliances included.

## Home Ownership Today

- Lower monthly payments!
- Own your home in ONLY 10 years!
- Don't pay more for a traditional loan!

\* Estimates only. Offer is subject to credit approval. Actual term, rate, APR, seller paid buy down, sales price, loan amount, down payment and payment may vary. Community contribution for seller paid buy down based on your CASH Program loan compared to a loan with standard rates. Rates are subject to change. Total Monthly based on Monthly Loan Payment plus estimated monthly site rent and estimated taxes and insurance. Actual payments may vary.

11/20/2013



Equal Housing Lender. 21<sup>st</sup> Mortgage Corporation, 620 Market Street, Knoxville, TN 37902, 865.523.2120. NMLS# 2280.  
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