# Better rates with no buy down needed!

See the attached flyers for more info on FNBO's Portfolio Loan Rates. This home also qualifies for 100% USDA Financing!

Information valid as of Oct. 5. 2022. Contact Will Griffiths with FNBO for more current rates.



1311 Frontier Ct, Eaton, CO 80615





## GET MOVING WITH A MORTGAGE FROM FIRST NATIONAL BANK









### **Features Include:**

- 4 Bedroom, 3 Bath
- Built 2017
- .24 Acre Lot
- 9' Basement
- Stainless Steel appliances
- LOW HOA

Conventional 30 Year	
Purchase Price	\$615,000
1st Mortgage Rate* APR*	\$553,500 7.625% 7.633%
Down Payment (10%)	\$36,500
P & I*	\$3,917.64
Est. Homeowners Insurance	\$175.00
Est. Mortgage Insurance	\$239.85
Est. Full Taxes	\$223.92
<b>Total Est. Payment</b>	\$4,581.41
<b>Est. Closing Costs</b>	\$5,523.05
Est. Pre-Paid Costs	\$3,523.68
Est. Cash to Close	\$70,546.73

FNBO Portfolio 30 Year		
Purchase Price	\$615,000	
1st Mortgage Rate** APR**	\$553,500 6.750% 6.785%	
Down Payment (10%)	\$61,500	
P & I**	\$3,589.99	
Est. Homeowners Insurance	\$175.00	
Est. Mortgage Insurance	\$0.00	
Est. Full Taxes	\$223.92	
<b>Total Est. Payment</b>	\$4,013.91	
<b>Est. Closing Costs</b>	\$3,143.00	
Est. Pre-Paid Costs	\$3,525.50	
<b>Est. Cash to Close</b>	\$68,168.50	

### Visit my website at: www.1stnationalbank.com/mortgage/wgriffiths



William Griffiths Mortgage Loan Officer 970-494-5291 wgriffiths@fnni.com NMLS ID: 36542

### Call today!

- ✓ Excellent Rates
- √ Free Pre-Qualifications
- ✓ Trusted and knowledgeable Mortgage Loan Officers



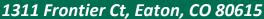
MEMBER FDIC

\*Conventional 30 Year year fixed loan program consists of \$553,500 financed for 360 monthly principal and interest payments of \$3,917.64 based on a fixed 7.625% promissory note rate with a 7.633% Annual Percentage Rate (APR). Example assumes a 10% down payment on a \$615,000 home. \*\*FNBO Portfolio 30 Year year fixed loan program consists of \$553,500 financed for 360 monthly principal and interest payments of \$3,589.99 based on a fixed 6.75% promissory note rate with a 6.785% APR. Example assumes a 10% down payment on a \$615,000 home. Contact a Mortgage Loan Officer for complete details and additional information. Rates and associated payments are offered as examples. Rates Accurate as of 10/5/2022 and may change without notice. Payments could vary based on the date of closing and the customer's option to pay discount points. Terms and conditions based on approved credit.

## GET MOVING WITH A MORTGAGE FROM FIRST NATIONAL BANK









#### **USDA 30 Year Purchase Price** \$615,000 1st Mortgage \$615,000 Rate\* 6.625% **APR\*** 7.143% **Down Payment (0%)** \$0 P & I\* \$3,937.91 \$175.00 Est. Homeowners Insurance \$179.38 Est. Mortgage Insurance Est. Full Taxes \$223.92 **Total Est. Payment** \$4,541.21 **Est. Closing Costs** \$5,326.25 **Est. Pre-Paid Costs** \$3,525.50

### **Features Include:**

- 4 Bedroom, 3 Bath
- Built 2017
- .24 Acre Lot
- 9' Basement
- Stainless Steel appliances
- LOW HOA

FNBO Portfolio 30 Year		
Purchase Price	\$615,000	
1st Mortgage Rate** APR**	\$553,500 6.750% 6.785%	
Down Payment (10%)	\$61,500	
P & I**	\$3,589.99	
Est. Homeowners Insurance	\$175.00	
Est. Mortgage Insurance	\$0.00	
Est. Full Taxes	\$223.92	
Total Est. Payment	\$4,013.91	
Est. Closing Costs	\$3,143.00	
Est. Pre-Paid Costs	\$3,525.50	
Est. Cash to Close	\$68,168.50	

### Visit my website at: www.1stnationalbank.com/mortgage/wgriffiths

\$15,063.87



Est. Cash to Close

William Griffiths Mortgage Loan Officer 970-494-5291 wgriffiths@fnni.com NMLS ID: 36542

### Call today!

- ✓ Excellent Rates
- ✓ Free Pre-Qualifications
- ✓ Trusted and knowledgeable Mortgage Loan Officers





\*USDA 30 Year year fixed loan program consists of \$615,000 financed for 360 monthly principal and interest payments of \$3,937.91 based on a fixed 6.625% promissory note rate with a 7.143% Annual Percentage Rate (APR). Example assumes a 0% down payment on a \$615,000 home. \*\*FNBO Portfolio 30 Year year fixed loan program consists of \$553,500 financed for 360 monthly principal and interest payments of \$3,589.99 based on a fixed 6.75% promissory note rate with a 6.785% APR. Example assumes a 10% down payment on a \$615,000 home. Contact a Mortgage Loan Officer for complete details and additional information. Rates and associated payments are offered as examples. Rates Accurate as of 10/5/2022 and may change without notice. Payments could vary based on the date of closing and the customer's option to pay discount points. Terms and conditions based on approved credit.