

# ADAMS ADVANTAGE

## with Bay Equity Home Loans

### Purchase of an Existing Construction

#### FHA 3.5% Down Loan

Purchase Price: **\$252,400**

Loan Amount: **\$247,828** (Includes FHA UFMIP)

Lender Fees: **\$1,590**

Appraisal: **\$450**

Survey: **\$325**

Title Fees: **\$2,095.70**

Owner's Title Policy: **\$297.50**

Recording Tax and Gov. Fees: **\$1,561.81**

Prepays: **\$875.65**

Escrow: **\$1,261.68**

Closing Costs Total: **\$8,457.34**

Down payment total: **\$8,834**

**Total Cash to Close: \$17,291.34**

### Purchase of an Adams House

#### FHA 3.5% Down Loan

Purchase Price: **\$252,400**

Loan Amount: **\$247,828** (Includes FHA UFMIP)

Lender Fees: **\$0** (Waived by Bay Equity!)

Appraisal: **\$100** (\$350 Credit from Adams Homes!)

Survey: **\$0** (Paid by Adams Homes!)

Title Fees: **\$0** (Paid by Adams Homes!)

Owner's Title Policy: **\$297.50**

Recording Tax and Gov. Fees: **\$0** (Paid by Adams Homes!)

Prepays: **\$875.65**

Escrow: **\$1,261.68**

Closing Costs Total: **\$2,534.83**

Down payment total: **\$8,834**

**Total Cash to Close: \$11,368.83**

**Savings of \$5,922.51 just for buying new!**

New Construction can mean lower insurance costs!

*Assuming a 12/31 closing date.*

**CALL ME TODAY TO LEARN MORE!**



**GINO GIANDURCO**

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HOME LOANS  
**bay equity**



BL# CRC1330146

These charts compare costs if you were to close on 12/31/2018 - figures are subject to change after this date. These hypothetical examples are illustrations for educational purposes only and are neither an offer to lend nor a Good Faith Estimate. Actual costs can be less, and actual rates are subject to change at any time. Lender fees are dependent on the loan program type and fees can change. Adams Homes pays recording tax and fees with use of an approved lender. The figures for the existing home purchase were pulled from a title estimator with Starfish Title. Bay Equity will be waiving origination fee with any Adams Home purchase. Qualification for any loan is dependent on individual circumstance and subject but not limited to employment/income, credit history and acceptable liquid assets to close.



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