



Sample Payment Breakdown

Mortgage

\$80,000 PURCHASE PRICE—APPROXIMATE CASH TO CLOSE \$6,811

- 3% down payment = \$2,400
- Closing costs* = \$4,411
 - Includes—1st year Home Owner's Insurance Annual Premium, lender fees, title fees, setting up escrow reserves for property taxes & home owner's insurance
- Monthly payment including escrows = \$630/mo (based on an APR** of 6.5%)

\$125,000 PURCHASE PRICE—APPROXIMATE CASH TO CLOSE \$8,427

- 3% down payment = \$3,750
- Closing costs* = \$4,677
 - Includes—1st year Home Owner's Insurance Annual Premium, lender fees, title fees, setting up escrow reserves for property taxes & home owner's insurance
- Monthly payment including escrows = \$936/mo (based on an APR** of 6.5%)

\$150,000 PURCHASE PRICE—APPROXIMATE CASH TO CLOSE \$9,404

- 3% down payment = \$4,500
- Closing costs* = \$4,904
 - Includes—1st year Home Owner's Insurance Annual Premium, lender fees, title fees, setting up escrow reserves for property taxes & home owner's insurance
- Monthly payment including escrows = \$1,115/mo (based on an APR** of 6.5%)

Auto Loan

\$15,000 PURCHASE PRICE

- 66-month term
- 7.49% APR** (based on a credit score of 720+)
- Approximate monthly payments = \$278/mo

\$25,000 PURCHASE PRICE

- 75-month term
- 7.74% APR** (based on a credit score of 720+)
- Approximate monthly payments = \$422/mo

Personal Loan

\$3,000 PURCHASE PRICE

- 36-month term
- 10.99% APR** (based on a credit score of 720+)
- Approximate monthly payments = \$97/mo

Credit Card

- Monthly minimum payments due if there is a balance on the statement
- Pay your statement cycle balance by the due date to avoid being charged interest on your purchases
- Look for credit cards that offer rewards—ProFed offers 1% cash back on most purchases and deposits your rewards in \$25 increments

*First time home buyers with limited funds are encouraged to ask for up to 3% closing and prepaid costs from sellers. **The annual percentage rate (APR) listed are our best rates. Your rate may vary depending on your credit score.

Figures and calculations above do NOT include any lender credit or interest rate reduction that will be given for participating in credit starter program. Credit starter program and payment breakdowns are for illustration only.