HALL FINANCIAL
NMLS #1467435

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HALL FINANCIAL

EASY START

WE HAVE RATES IN THE 5%'s

2% LOWER RATE FOR THE 1ST YEAR ON NEW PURCHASES

Seller pays for Buyer to have a lower interest rate for either the first year or first two years of their loan.*

- ***2-1 = 2% lower in Year One – 1% lower in Year Two***

CONVENTIONAL 30 YR TERM	
LOAN AMOUNT	$261,250
PURCHASE PRICE	$275,000
INTEREST RATE (ANNUAL)	7.125%
MONTHLY PAYMENT	$1,760.09

30 YR TERM WITH 2-1 EASY START	
LOAN AMOUNT	$261,250
PURCHASE PRICE	$275,000
INTEREST RATE (ANNUAL)	5.125%
MONTHLY PAYMENT	$1,422.47

	INTEREST RATE	MONTHLY SAVINGS	# OF PAYMENTS	ANNUAL SAVINGS
YEAR 1	5.125%	$337.62	12	$4051.44
YEAR 2	6.125%	$172.71	12	$2072.49
EASY START BUYDOWN				$6,123.93

*Only available as a seller concession. Other conditions apply. The estimated $10,000 savings is based on a mortgage amount of $450,000 with principal and interest on a 30 year fixed rate loan at 7.125% and 95% loan-to-value is $3031.74. The Annual Percentage Rate (APR) is 7.353% with estimated finance charges of $10,745. The principal and interest payments which will continue for 360 months until paid in full, do not include taxes, homeowner's insurance and mortgage insurance, which may result in a higher actual monthly payment. Rates current as of 10/20/2022. Subject to borrower approval. Some exclusions may apply. See website for details.