



Rate Advertised: 5.990% (APR 6.392%)*

The seller at
1798 Peach, Erie, CO 80516
 has participated in CMG Home Loans List & Lock Program™

Have questions? Reach out to me!



Dayle Sproul
 Loan Officer | NMLS# 1449255
 (303) 317-7277
Dayle@theshowmanteam.com

5 16 Reviews 5 55 Reviews

*Payment example: Home price \$864,000, down payment 35%, loan amount \$561,600, term 30 year, fixed rate 5.99% (APR 6.392%), monthly payment \$3,363.47. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment.

Conventional

Rates based on seller concession

Standard rate with as little as **20%** down.

Pricing at **1.736%** seller concession:
\$14,999.04



Scan QR code for chart with repayment terms

		FICO								
		620	640	660	680	700	720	740	760	780
DOWN PAYMENT RATE	20%	7.250 %	6.990 %	6.750 %	6.625 %	6.500 %	6.490 %	6.375 %	6.375 %	6.250 %
	25%	6.750 %	6.500 %	6.490 %	6.490 %	6.375 %	6.375 %	6.250 %	6.125 %	6.125 %
	30%	6.490 %	6.375 %	6.375 %	6.250 %	6.125 %	6.125 %	6.125 %	6.125 %	6.125 %
	35%	6.490 %	6.375 %	6.250 %	6.125 %	6.125 %	6.125 %	5.990 %	5.990 %	5.990 %
APR	20%	7.63 %	7.364 %	7.119 %	6.991 %	6.863 %	6.853 %	6.736 %	6.736 %	6.608 %
	25%	7.134 %	6.878 %	6.868 %	6.868 %	6.75 %	6.75 %	6.622 %	6.495 %	6.495 %
	30%	6.885 %	6.767 %	6.767 %	6.639 %	6.511 %	6.511 %	6.511 %	6.511 %	6.511 %
	35%	6.904 %	6.786 %	6.658 %	6.53 %	6.53 %	6.53 %	6.392 %	6.392 %	6.392 %

*This is based on the highest repayment scenario. Payment example: Home price \$864,000, down payment 35%, loan amount \$561,600, term 30 year, fixed rate 5.99% (APR 6.392%), monthly payment \$3,363.47. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.cmghomeloans.com/mysite/dayle-sproul/listnlock/property/1798-Peach-Erie-CO-80516>).

VA

Rates based on seller concession

Standard rate with as little as **0%** down.

Pricing at **1.736%** seller concession:
\$14,999.04



Scan QR code for chart with repayment terms

		FICO						
		580	600	620	640	700	720	740
DOWN PAYMENT RATE	0%	6.750 %	6.375 %	6.000 %	5.875 %	5.750 %	5.625 %	5.625 %
	5%	6.750 %	6.250 %	6.000 %	5.875 %	5.625 %	5.625 %	5.625 %
	10%	6.750 %	6.250 %	5.990 %	5.750 %	5.625 %	5.625 %	5.500 %
	20%	6.375 %	6.000 %	5.875 %	5.750 %	5.500 %	5.500 %	5.500 %
APR	0%	7.074 %	6.692 %	6.31 %	6.182 %	6.055 %	5.928 %	5.928 %
	5%	7.084 %	6.574 %	6.319 %	6.191 %	5.936 %	5.936 %	5.936 %
	10%	7.094 %	6.584 %	6.318 %	6.074 %	5.946 %	5.946 %	5.819 %
	20%	6.736 %	6.352 %	6.225 %	6.097 %	5.842 %	5.842 %	5.842 %

*This is based on the highest repayment scenario. Payment example: Home price \$864,000, down payment 10%, loan amount \$777,600, term 30 year, fixed rate 5.5% (APR 5.819%), monthly payment \$4,415.13. Does not include taxes, homeowners insurance, and mortgage insurance. To see all repayment scenarios visit (<https://www.cmghomeloans.com/mysite/dayle-sproul/listnlock/property/1798-Peach-Erie-CO-80516>).

10/6 ARM

Rates based on seller concession

Standard rate with as little as **20%** down.

Pricing at **1.736%** seller concession:
\$14,999.04



Scan QR code for chart with repayment terms

		FICO								
		620	640	660	680	700	720	740	760	780
DOWN PAYMENT RATE	20%	7.750 %	7.750 %	7.750 %	7.750 %	7.250 %	7.250 %	6.990 %	6.750 %	6.750 %
	25%	7.750 %	7.250 %	7.250 %	7.250 %	6.750 %	6.750 %	6.750 %	6.625 %	6.250 %
	30%	7.250 %	6.990 %	6.750 %	6.750 %	6.375 %	6.250 %	6.250 %	6.250 %	6.250 %
	35%	7.250 %	6.750 %	6.750 %	6.750 %	6.250 %	6.250 %	6.250 %	6.250 %	6.250 %
APR	20%	8.142 %	8.142 %	8.142 %	8.142 %	7.63 %	7.63 %	7.364 %	7.119 %	7.119 %
	25%	8.158 %	7.646 %	7.646 %	7.646 %	7.134 %	7.134 %	7.134 %	7.006 %	6.622 %
	30%	7.664 %	7.397 %	7.151 %	7.151 %	6.767 %	6.639 %	6.639 %	6.639 %	6.639 %
	35%	7.684 %	7.171 %	7.171 %	7.171 %	6.658 %	6.658 %	6.658 %	6.658 %	6.658 %

*This is based on the highest repayment scenario. The rates shown above are for educational purposes only, not a commitment to lend, please contact LO to see your qualified rate. Payment example: Home price \$864,000, down payment 25%, loan amount \$648,000, term 30 year, fixed rate 6.25% (APR 6.622%), monthly payment \$3,989.85. Post Introductory Period Example: Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$545,860.38: 3% Margin, 5.34% SOFR (04/30/24), 8.375% variable rate, \$4,694.01 monthly payment. At max interest rate of 11.25% payment is \$5,727.47. To see all repayment scenarios visit (<https://www.cmghomeloans.com/mysite/dayle-sproul/listnlock/property/1798-Peach-Erie-CO-80516>).

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Down payment < 10% have a max contribution of 3%.

This lock cannot be transferred to another borrower or property address. While List & Lock™ can help buyers significantly, it is not a guarantee to lend. If a buyer is interested in purchasing the listed home at the advertised rate, they must still qualify for the loan. The benefit is that they won't have to qualify for the loan based on the market rates; instead, they will be qualifying on the List & Lock™ rate. They will have several loan options to choose from through List & Lock™ -- Conventional, FHA, VA, and select adjustable-rate mortgages (ARMs). The same type of credit and discount can be applied to other loan programs, but rate adjustments could occur. Closing must occur within the 60 day rate lock period, or within the rate lock extension period in order for the seller receive a refund for the rate lock fee. If the lock is extended, the seller must pay a separate non-refundable lock fee for the extension. If you are concerned your closing could extend beyond the 60-day period, contact your loan officer to discuss extension possibilities.

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Additional Terms of Repayment Example: **Conventional** payment examples:

- Payment example: Home price \$864,000, down payment 20%, loan amount \$691,200, term 30 year, fixed rate 7.25% (APR 7.63%), monthly payment \$4,715.20.
- Payment example: Home price \$864,000, down payment 20%, loan amount \$691,200, term 30 year, fixed rate 6.99% (APR 7.364%), monthly payment \$4,593.93.
- Payment example: Home price \$864,000, down payment 20%, loan amount \$691,200, term 30 year, fixed rate 6.75% (APR 7.119%), monthly payment \$4,483.11.
- Payment example: Home price \$864,000, down payment 20%, loan amount \$691,200, term 30 year, fixed rate 6.625% (APR 6.991%), monthly payment \$4,425.83.
- Payment example: Home price \$864,000, down payment 20%, loan amount \$691,200, term 30 year, fixed rate 6.5% (APR 6.863%), monthly payment \$4,368.85.
- Payment example: Home price \$864,000, down payment 20%, loan amount \$691,200, term 30 year, fixed rate 6.49% (APR 6.853%), monthly payment \$4,364.31.
- Payment example: Home price \$864,000, down payment 20%, loan amount \$691,200, term 30 year, fixed rate 6.375% (APR 6.736%), monthly payment \$4,312.19.
- Payment example: Home price \$864,000, down payment 20%, loan amount \$691,200, term 30 year, fixed rate 6.375% (APR 6.736%), monthly payment \$4,312.19.
- Payment example: Home price \$864,000, down payment 20%, loan amount \$691,200, term 30 year, fixed rate 6.25% (APR 6.608%), monthly payment \$4,255.84.
- Payment example: Home price \$864,000, down payment 25%, loan amount \$648,000, term 30 year, fixed rate 6.75% (APR 7.134%), monthly payment \$4,202.92.
- Payment example: Home price \$864,000, down payment 25%, loan amount \$648,000, term 30 year, fixed rate 6.5% (APR 6.878%), monthly payment \$4,095.80.
- Payment example: Home price \$864,000, down payment 25%, loan amount \$648,000, term 30 year, fixed rate 6.49% (APR 6.868%), monthly payment \$4,091.54.
- Payment example: Home price \$864,000, down payment 25%, loan amount \$648,000, term 30 year, fixed rate 6.49% (APR 6.868%), monthly payment \$4,091.54.
- Payment example: Home price \$864,000, down payment 25%, loan amount \$648,000, term 30 year, fixed rate 6.375% (APR 6.75%), monthly payment \$4,042.68.
- Payment example: Home price \$864,000, down payment 25%, loan amount \$648,000, term 30 year, fixed rate 6.375% (APR 6.75%), monthly payment \$4,042.68.
- Payment example: Home price \$864,000, down payment 25%, loan amount \$648,000, term 30 year, fixed rate 6.25% (APR 6.622%), monthly payment \$3,989.85.
- Payment example: Home price \$864,000, down payment 25%, loan amount \$648,000, term 30 year, fixed rate 6.125% (APR 6.495%), monthly payment \$3,937.32.
- Payment example: Home price \$864,000, down payment 25%, loan amount \$648,000, term 30 year, fixed rate 6.125% (APR 6.495%), monthly payment \$3,937.32.
- Payment example: Home price \$864,000, down payment 30%, loan amount \$604,800, term 30 year, fixed rate 6.49% (APR 6.885%), monthly payment \$3,818.77.
- Payment example: Home price \$864,000, down payment 30%, loan amount \$604,800, term 30 year, fixed rate 6.375% (APR 6.767%), monthly payment \$3,773.17.
- Payment example: Home price \$864,000, down payment 30%, loan amount \$604,800, term 30 year, fixed rate 6.375% (APR 6.767%), monthly payment \$3,773.17.
- Payment example: Home price \$864,000, down payment 30%, loan amount \$604,800, term 30 year, fixed rate 6.25% (APR 6.639%), monthly payment \$3,723.86.
- Payment example: Home price \$864,000, down payment 30%, loan amount \$604,800, term 30 year, fixed rate 6.125% (APR 6.511%), monthly payment \$3,674.83.

Payment example: Home price \$864,000, down payment 30%, loan amount \$604,800, term 30 year, fixed rate 6.75% (APR 7.151%), monthly payment \$3,922.72.
System.Runtime.CompilerServices.AsyncTaskMethodBuilder`1+AsyncStateMachineBox`1[System.String,CMG.WebApp.Controllers.ListNLockController+d__56]
Payment example: Home price \$864,000, down payment 30%, loan amount \$604,800, term 30 year, fixed rate 6.375% (APR 6.767%), monthly payment \$3,773.17.
System.Runtime.CompilerServices.AsyncTaskMethodBuilder`1+AsyncStateMachineBox`1[System.String,CMG.WebApp.Controllers.ListNLockController+d__56]
Payment example: Home price \$864,000, down payment 30%, loan amount \$604,800, term 30 year, fixed rate 6.25% (APR 6.639%), monthly payment \$3,723.86.
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Payment example: Home price \$864,000, down payment 35%, loan amount \$561,600, term 30 year, fixed rate 7.25% (APR 7.684%), monthly payment \$3,831.10.
System.Runtime.CompilerServices.AsyncTaskMethodBuilder`1+AsyncStateMachineBox`1[System.String,CMG.WebApp.Controllers.ListNLockController+d__56]
Payment example: Home price \$864,000, down payment 35%, loan amount \$561,600, term 30 year, fixed rate 6.75% (APR 7.171%), monthly payment \$3,642.53.
System.Runtime.CompilerServices.AsyncTaskMethodBuilder`1+AsyncStateMachineBox`1[System.String,CMG.WebApp.Controllers.ListNLockController+d__56]
Payment example: Home price \$864,000, down payment 35%, loan amount \$561,600, term 30 year, fixed rate 6.75% (APR 7.171%), monthly payment \$3,642.53.
System.Runtime.CompilerServices.AsyncTaskMethodBuilder`1+AsyncStateMachineBox`1[System.String,CMG.WebApp.Controllers.ListNLockController+d__56]
Payment example: Home price \$864,000, down payment 35%, loan amount \$561,600, term 30 year, fixed rate 6.25% (APR 6.658%), monthly payment \$3,457.87.
System.Runtime.CompilerServices.AsyncTaskMethodBuilder`1+AsyncStateMachineBox`1[System.String,CMG.WebApp.Controllers.ListNLockController+d__56]
Payment example: Home price \$864,000, down payment 35%, loan amount \$561,600, term 30 year, fixed rate 6.25% (APR 6.658%), monthly payment \$3,457.87.
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