

Resource Lenders, Inc

Ron Norris, Senior Loan Officer

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CAL-HOME

City of Fresno CAL-HOME Down Payment Assistance Program is available on these CURE homes.

Qualified buyers only.

Depending on your income, other debt, and family size, you might be eligible for up to \$50,000 in down payment assistance in order to make your new house payment affordable for your family.

The Down Payment Assistance loan is 0% interest with no payments!

See the Income Eligibility Chart attached. You cannot make more money than is shown on the chart, based on your family size.

Other income rules also apply. Call for information.

You must have steady, verifiable income, Credit scores of at least 640, and be able to put down at least 3% of the purchase price from your own funds. Gifts from family members are allowable.

You must attend a 16 hour Home Buyer class through the City of Fresno Housing Authority

Do you qualify? Call Ron Norris for a quick phone interview @256-0515. Please have your 2010 w-2 forms and most recent pay check stub available, plus a list of your debts.

FHA - Sales Price \$149,950

\$101,025 base loan amount, 5.0% (5.36% APR), 30 years

Your Monthly Payment Includes:

Principal & Interest	547.75
MMI per month	71.56
Property Taxes	156.17
Hazard Insurance (estimated)	43.75

Total payment is \$819.22/mo

Your Cash Requirements Include:

Down payment	48,925
Closing Costs	3,772
Prepaid Items	1,803
Second Mortgage	-50,000

Call Home 2nd

Total cash required is \$4,500

We offer a wide variety of competitively priced programs to meet your financing needs at Resource Lenders, Inc..

The note amount is \$102,035 including the financed Mortgage Insurance Premium of \$1,010. This information is not intended to be an indication of loan qualification, loan approval, or a commitment to lend. It is also not intended to be a quote of guaranteed interest rates or closing costs. Interest rates can change daily until your rate is locked in. The APR is 5.36% for the 1st and 0.0% for the 2nd. All figures are estimates as of 2/11/2011.

If you have any questions, or if you would like to discuss financing options, call...

Ron Norris

Resource Lenders, Inc.

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FHA closing costs

Sales price \$149,950 - Base loan 101,025 at 5.0% (5.36% APR), 30 years
Total payment - \$819/mo

Down payment: \$48,925

Closing costs:

Origination fee	1,010
Appraisal	475
Credit report	15
Lender's title insurance	450
Owner's title ins (paid by seller)	0
Escrow/closing fee (buyer's half)	450
Admin fee	480
Underwriting fee	515
Notary	120
Recording	75
Endorsements	25
Misc title company fees	150
Mers	7
Total	\$3,772

Prepaid items:

15 days interest at 13.98/day	210
6 months taxes at 156.17/mo	937
15 mo hazard ins at 43.75/mo	656
Total	\$1,803
Second Mortgage	-50,000

Cash required to close: \$4,500

The note amount is \$102,035 including the financed Mortgage Insurance Premium of \$1,010. The above figures are estimates only. These estimates represent realistic costs associated with your transaction and should be fairly reliable as of 2/11/2011. The APR (annual percentage rate) is 5.36% - 1st and 0.0% - 2nd, representing actual rates plus finance charges, expressed as a percentage. A Good Faith Estimate prepared in accordance with the Real Estate Settlement and Procedures Act of 1974, as amended, will be provided to you within 3 days of receipt of your loan application. On ARM transactions, the APR may increase after closing.

If you have any questions, or would like to discuss additional finance options, please call Ron Norris, 559-256-0515.

(Borrower)

(Co-borrower)

FHA - Sales Price \$169,950

\$120,979 base loan amount, 5.0% (5.336% APR), 30 years

Your Monthly Payment Includes:

Principal & Interest	655.94
MMI per month	85.69
Property Taxes	177.00
Hazard Insurance (estimated)	49.58

Total payment is \$968.21/mo

Your Cash Requirements Include:

Down payment	48,971
Closing Costs	4,072
Prepaid Items	2,057
Second Mortgage	-50,000 <i>cal Home 2nd</i>

Total cash required is \$5,100

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The note amount is \$122,189 including the financed Mortgage Insurance Premium of \$1,210. This information is not intended to be an indication of loan qualification, loan approval, or a commitment to lend. It is also not intended to be a quote of guaranteed interest rates or closing costs. Interest rates can change daily until your rate is locked in. The APR is 5.336% for the 1st and 0.0% for the 2nd. All figures are estimates as of 2/11/2011.

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FHA closing costs

Sales price \$169,950 - Base loan 120,979 at 5.0% (5.336% APR), 30 years
Total payment - \$968/mo

Down payment: \$48,971

Closing costs:

Origination fee	1,210
Appraisal	475
Credit report	15
Lender's title insurance	500
Owner's title ins (paid by seller)	0
Escrow/closing fee (buyer's half)	500
Admin fee	480
Underwriting fee	515
Notary	120
Recording	75
Endorsements	25
Misc title company fees	150
Mers	7
Total	\$4,072

Prepaid items:

15 days interest at 16.74/day	251
6 months taxes at 177.00/mo	1,062
15 mo hazard ins at 49.58/mo	744
Total	\$2,057
Second Mortgage	-50,000

Cash required to close: \$5,100

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(Borrower)

(Co-borrower)

FHA - Sales Price \$179,950

\$130,297 base loan amount, 5.0% (5.326% APR), 30 years

Your Monthly Payment Includes:

Principal & Interest	706.46
MMI per month	92.29
Property Taxes	187.42
Hazard Insurance (estimated)	52.50

Total payment is \$1,038.66/mo

Your Cash Requirements Include:

Down payment	49,653
Closing Costs	4,165
Prepaid Items	2,182
Second Mortgage	-50,000

call Home 2nd

Total cash required is \$6,000

We offer a wide variety of competitively priced programs to meet your financing needs at Resource Lenders, Inc..

The note amount is \$131,600 including the financed Mortgage Insurance Premium of \$1,303. This information is not intended to be an indication of loan qualification, loan approval, or a commitment to lend. It is also not intended to be a quote of guaranteed interest rates or closing costs. Interest rates can change daily until your rate is locked in. The APR is 5.326% for the 1st and 0.0% for the 2nd. All figures are estimates as of 2/11/2011.

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FHA closing costs

Sales price \$179,950 - Base loan 130,297 at 5.0% (5.326% APR), 30 years
Total payment - \$1,039/mo

Down payment: **\$49,653**

Closing costs:

Origination fee	1,303
Appraisal	475
Credit report	15
Lender's title insurance	500
Owner's title ins (paid by seller)	0
Escrow/closing fee (buyer's half)	500
Admin fee	480
Underwriting fee	515
Notary	120
Recording	75
Endorsements	25
Misc title company fees	150
Mers	7
Total	\$4,165

Prepaid items:

15 days interest at 18.03/day	270
6 months taxes at 187.42/mo	1,125
15 mo hazard ins at 52.50/mo	788
Total	\$2,182
Second Mortgage	-50,000

Cash required to close: **\$6,000**

The note amount is \$131,600 including the financed Mortgage Insurance Premium of \$1,303. The above figures are estimates only. These estimates represent realistic costs associated with your transaction and should be fairly reliable as of 2/11/2011. The APR (annual percentage rate) is 5.326% - 1st and 0.0% - 2nd, representing actual rates plus finance charges, expressed as a percentage. A Good Faith Estimate prepared in accordance with the Real Estate Settlement and Procedures Act of 1974, as amended, will be provided to you within 3 days of receipt of your loan application. On ARM transactions, the APR may increase after closing.

If you have any questions, or would like to discuss additional finance options, please call Ron Norris, 559-256-0515.

(Borrower)

(Co-borrower)