

ESTIMATED PAYMENT AND FUNDS NEEDED AT CLOSING

Date: May 3, 2026

Results

Builder City	San Antonio
Community	Venado Crossing
Sales Price	\$554,920
Down Payment Amt	\$100,000
Interest Rate	5.990%
Discount Point	1.50%
Loan Term (in months)	360
Loan Type	Conventional
FICO	740-759
Loan Amount	\$454,920
Annual Homeowners Association Dues	\$500
Annual Homeowners Insurance Premium	\$1,500
Incentive for Using Highland HomeLoans*	\$20,000
Down Payment %	18.02%
LTV	81.98%
MI Factor (if applicable)	0.20%
Monthly Principal & Interest	\$2,724.55
Monthly Taxes	\$804.16
Homeowner's Insurance per Month	\$125.00
Homeowner's Association Fees per Month	\$41.67
Mortgage Insurance per Month	\$75.82
Total Monthly Payment	\$3,771.20
Buyer's earnest money deposit	\$0
Down Payment	\$100,000
Escrow / Prepays	\$5,195.67
Homeowner's Association Transfer Fee	\$375.00
Title Fees / Closing Costs	\$8,878.72
Discount Point Fee	\$6,823.80
Incentive for Using Highland HomeLoans*	\$20,000
Estimated out of pocket at closing	\$101,273

Get pre-approved today by contacting your Highland HomeLoans Loan Officer:

Matt Morris

Senior Loan Originator

NMLS: 408651

214-207-6320

214-207-6320

3619 Paesanos Pkwy., Ste.106

San Antonio, TX 78231

matt.morris@highlandhl.com

*Incentive is provided by the builder and is subject to change.

These calculations are tools for learning more about the mortgage process and are for educational/estimation purposes only. MI factor being used on an FHA scenario is .85% and that could vary depending upon loan to value and/or loan size. This does not constitute an offer or approval of credit. Contact a Highland HomeLoans loan officer for actual estimates.

For example, a Conventional fixed rate loan with the terms purchase price of \$550,000, on a loan term of 360 months, down payment of 20%, and an interest rate of 6.75%, will result in an annual percentage rate of 6.849% with \$4,415 in APR fees. Rate pulled 10/19/22, rates change daily. Loans are subject to borrower qualifications, including income, property evaluation, and final credit approval.

© 2022 Highland HomeLoans, LLC (NMLS: 124684). All loans subject to credit approval. Rates and fees subject to change. Equal Housing Lender. Highland HomeLoans, LLC, is a subsidiary of PlainsCapital Bank and is exempt from mortgage banker licensing/registration in Florida, Louisiana, Oklahoma and Texas.

