

ESTIMATED PAYMENT AND FUNDS NEEDED AT CLOSING

Date: October 4, 2025

Results

Builder City	Austin
Community	Santa Rita Ranch 40s
Sales Price	\$469,990
Down Payment Amt	\$118,000
Interest Rate	4.990%
Discount Point	0.00%
Loan Term (in months)	360
Loan Type	Conventional
FICO	Greater than 760
Loan Amount	\$351,990
Annual Homeowners Association Dues	\$1,272
Annual Homeowners Insurance Premium	\$1,800
Incentive for Using Highland HomeLoans*	\$4,000
Down Payment %	25.11%
LTV	74.89%
MI Factor (if applicable)	0.00%
Monthly Principal & Interest	\$1,887.41
Monthly Taxes	\$856.56
Homeowner's Insurance per Month	\$150.00
Homeowner's Association Fees per Month	\$106.00
Mortgage Insurance per Month	\$0.00
Total Monthly Payment	\$2,999.96
Buyer's earnest money deposit	\$10,000
Down Payment	\$118,000
Escrow / Prepaids	\$5,448.81
Homeowner's Association Transfer Fee	\$450.00
Title Fees / Closing Costs	\$7,519.84
Discount Point Fee	\$0.00
Incentive for Using Highland HomeLoans*	\$4,000
Estimated out of pocket at closing	\$117,419

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

Sri Nukala

Senior Loan Originator

NMLS: 1476871

512-590-8525

512-939-0222

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*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.

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