



**Patrick Cunningham**  
 Vice President  
 Home Savings & Trust Mortgage  
 Phone: (703) 766-4636  
 Fax: (703) 352-1289  
[pcunningham@hstmortgage.com](mailto:pcunningham@hstmortgage.com)  
<http://www.pcunninghamhomeloans.com>



# 12505 Trotter Court Woodbridge, VA 22192

List Price: \$450,000

3 bed, 3.5 bath  
 Hardwood floors  
 Skylights  
 Finished basement  
 Lots of storage

Morning room extension  
 Ceramic tile  
 Luxurious master bath  
 Back deck  
 Wooded yard



FHA Loan	
Down 3.5%	\$15,750
Term	360 months
1st Loan	\$444,453
Int Rate	5.000%
APR	5.942%
UFMIP	\$10,203
Base Loan	\$434,250
Closing Costs	\$10,000
Cash to Close	\$25,750
P & I	\$2,386
Property Tax	\$398
MIP	\$208
Insurance	\$50
<b>Total Monthly</b>	<b>\$3,042</b>

30 year Fixed	
Down 20%	\$90,000
Term	360 months
1st Loan	\$360,000
Int Rate	5.000%
APR	5.242%
Closing Costs	\$10,000
Cash to Close	\$100,000
P & I	\$1,933
Property Tax	\$398
PMI	\$0
Insurance	\$50
<b>Total Monthly</b>	<b>\$2,381</b>

VA Loan	
Down 0%	\$0
Term	360 months
1st Loan	\$460,103
Int Rate	5.000%
APR	5.909%
Funding Fee	\$10,103
Base Loan	\$450,000
Closing Costs	\$10,000
Cash to Close	\$10,000
P & I	\$2,470
Property Tax	\$398
PMI	\$0
Insurance	\$50
<b>Total Monthly</b>	<b>\$2,918</b>

Find out how I can pre-approve you for your NEW dream home! My talented staff can easily guide you through the home buying process. Whether you have good credit or bad credit, I can finance your dream home.

Showcase provided by:

**Tamara Inzunza**

McEneaney Associates

Phone #: 7035499292

Mobile #: 7036238759

tamzoo@movingtonova.com

www.movingtonova.com



Rates are subject to change due to unforeseen market conditions and borrower's credit profile.