

Real Living

Mortgage



An affiliate of Wells Fargo Home Mortgage

Real Discount

1% Interest Rate Reduction For First Year of Loan at No Additional Cost!¹

If you finance your next home purchase with an FHA or VA fixed-rate mortgage through Real Living Mortgage, **you'll qualify for a 1% discount on your first year's interest rate—at no additional cost to you!** All homes marked with a yellow star are eligible for our free 1-0 temporary interest rate buydown. Contact a Real Living Mortgage consultant today or call 1-800-234-2804 to get started.

Principal & Interest Illustration

Loan Amount: \$150,000 Down Payment: 3% ²	FHA 30 Yr. Fixed	FHA 30 Yr. Fixed (With 1% temporary buydown)
Year 1 Interest Rate	6.5%	5.5%
Year 1 APR	7.070%	6.994%
Year 1 Monthly Payments	\$1,024.51 ³	\$926.64 ⁴
Year 2-30 Interest Rate	6.5%	6.5%
Year 2-30 APR	7.070%	6.994%
Year 2 Monthly Payments	\$1,023.79	\$1,023.79

**Buying or selling your home?
It's got to be real.**

1. Borrowers are eligible for a 1% reduction in interest rate for the first year of their loan term when closing on any new purchase, secured by a FHA or VA Fixed Rate first mortgage or deed of trust with Real Living Mortgage, subject to qualification, approval and closing. The loan's note rate will apply every year after the first year. This temporary interest rate buydown is valid on applications completed on or before 12/30/2008. Maximum FHA loan amounts vary due to geographical restrictions. Maximum VA loan amounts depend on availability of VA eligibility. All FHA and VA borrowers are required to maintain an escrow account that may include monthly property tax, homeowner's insurance, and FHA or VA's monthly Mortgage Insurance Premium/VA Funding Fee if required.

2. Information is accurate as of date of printing and is subject to change without notice. These are the current interest rates for the loan products described above for a single-family primary residence. Your loan's interest rate will depend upon the specific characteristics of the loan transaction and your credit profile up to the time of closing. The payment amounts provided do not include homeowner's insurance or property taxes which must be paid in addition to your loan payment.

3. The monthly payments in the table include principal, interest, and mortgage insurance. Monthly payments will be between \$1,023.79 and \$1,013.33 which include principal, interest, and mortgage insurance for the next 132 months. After that, mortgage insurance is not required, the monthly principal and interest payments for the remaining term of the loan will be \$962.33.

4. The monthly payments in the table include principal, interest, and mortgage insurance. After the discount period expires, the monthly payments will be between \$1,023.79 and \$1,013.33 which include principal, interest, and mortgage insurance the next 132 months. After that, mortgage insurance is not required, the monthly principal and interest payments for the remaining term of the loan will be \$962.33.

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