

757 King ST.

Fully Rented Duplex
Unit A 2 Br, 2 Ba - \$1450 monthly
Unit B 3 Br, 3 Ba - \$2175 monthly
Total Renovation 2009
\$795,000
MLS 15006307

Ann Marconi

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FNMA allows up to \$533,850 for a loan amount Investor purchase

4.5% P&I of \$2,705

Primary residence

4.25% P&I of \$2,626

JUMBO – Primary residence only \$596,000 loan amount (75% LTV)

30 year fixed 4% \$2,845 7 Year ARM 3.625% \$2,718

We can go to 80% LTV for JUMBO duplex purchase Primary, but the rate goes to 5.25% (\$3,512 P&I)

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Bottom line is someone could live downstairs, rent the upstairs and have a net P&I payment due of only \$451 (\$2,626 - \$2,175 (rent)). Plus taxes would be substantially lower.