

# FOR SALE

9 Mary Dyer Ln 9 Easton, MA 02356

Purchase Price: \$350,000  
Annual Taxes: \$4,205  
Est. Annual Insurance: \$665  
MLS: 73120906  
Bedrooms: 2 Square Ft: 1456  
Bathrooms: 2 Full Baths Year Built: 1980

Michael Mahoney  
Real Broker MA, LLC  
Lic.#: 9051300  
(617) 615-9435 Direct  
mike@mmahoney.com



**For informational purposes only:** Real Broker MA, LLC is not a mortgage lender. Leader Bank is not licensed to sell real estate. Contact Leader Bank directly for questions regarding mortgage products and your eligibility.

*Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.*

## Housing Payment Information

Payment Details	MH	30 Yr Fx	5/1 ARM
Down Payment	5.00%	20.00%	20.00%
Loan Amount	\$332,500	\$280,000	\$280,000
Interest Rate	6.490%	6.490%	5.990%
APR	6.852%	6.600%	7.288%
Points	0.000	0.000	0.000
<b>Principal &amp; Interest</b>	<b>\$2,099.44</b>	<b>\$1,767.95</b>	<b>\$1,676.94</b>
Taxes / Insurance / HOA	\$916.83	\$916.83	\$916.83
Mtg. Insurance (MI)	\$94.21	\$79.33	\$0
<b>Total Est Monthly Pmt.*</b>	<b>\$3,110</b>	<b>\$2,764</b>	<b>\$2,594</b>

5.99% 5 Year ARM Portfolio Special.



**Michael Kidwell**

NMLS ID 704428  
160 Gould St  
Needham, MA 02494  
(781) 474-5075 Office  
(617) 549-0282 Cell



**Flyer Generated on: 6/16/2023.** Payments are estimates. Actual Payments may be greater. See page 2 for additional Minimum/Maximum Payment information. APR= Annual Percentage Rate. ARM Rates may increase after consummation. **\*Terms of Monthly Repayment:** **MassHousing:** (with MI) 135 payments of \$2,193.65 at 6.490% rate and 225 payments of \$2,099.44 at 6.490% rate / 6.852% APR **30 Year Fixed:** 360 payments of \$1,767.95 at 6.490% rate / 6.600% APR **5/1 ARM:** 60 payments of \$1,676.94 at 5.990% rate, 12 payments of \$2,009.01 at 7.990% rate and 288 payments of \$2,010.69 at 8.000% rate / 7.288% APR **Rates as of: 6/16/2023.**



These products and interest rates are effective as of publication date and subject to change without notice. Actual rates available to you may vary based upon a number of factors including your credit rating and size of down payment. Annual Percentage Rate (APR). Rates quoted assuming taxes escrowed and applicable on single family properties. ARM rates may change after consummation. Subject to credit approval. Lender NMLS# 449250. NMLS ID



## Projected Payment Schedules for Loan Programs

Created on: 6/16/2023

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**Purchase Price:** \$350,000  
**Property Address:** 9 Mary Dyer Ln 9 - Easton, MA 02356  
**MLS Number:** MLS PIN 73120906

**Leader Bank**  
 Michael Kidwell NMLS ID 704428  
 160 Gould St  
 Needham, MA 02494  
 (781) 474-5075  
 mkidwell@leaderbank.com



**MassHousing:** • Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$332,500 Down Payment: \$17,500
<b>Payment Calculation</b>	<b>Years 1-30</b>
Interest Rate / APR	6.490% / <b>6.852% APR</b>
Principal & Interest	\$2,099.44
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$917
Mortgage Insurance	+ \$94
<b>Estimated Total Monthly Payment</b>	<b>\$3,110</b>

**30 Year Fixed:** • Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$280,000 Down Payment: \$70,000
<b>Payment Calculation</b>	<b>Years 1-30</b>
Interest Rate / APR	6.490% / <b>6.600% APR</b>
Principal & Interest	\$1,767.95
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$917
Mortgage Insurance	+ \$79
<b>Estimated Total Monthly Payment</b>	<b>\$2,764</b>

**5/1 ARM:** • Rate is variable. Principal & Interest payment is locked for 5 years then adjusts.  
 • Rates can go as high as 11.990% and Principal and Interest payment up to \$2,716.

Projected Payments	Loan Amount: \$280,000 Down Payment: \$70,000			
Payment Calculation	Years 1-5	Year 6	Year 7	Years 8 - 30
Interest Rate / APR	5.990% / <b>7.288% APR</b>	3.990% min 7.990% max	2.750% min 9.990% max	2.750% min 11.990% max
Principal & Interest	\$1,676.94	\$1,373.68 min \$2,009.01 max	\$1,207.25 min \$2,356.85 max	\$1,207.25 min \$2,716.42 max
Estimated monthly Taxes, Insurance & Assessments	+ \$917	+ \$917	+ \$917	+ \$917
Mortgage Insurance	+ \$0	+ \$0	+ \$0	+ \$0
<b>Estimated Total Monthly Payment</b>	<b>\$2,594</b>	<b>\$2,291 - \$2,926</b>	<b>\$2,124 - \$3,274</b>	<b>\$2,124 - \$3,633</b>