

# 100% FINANCING WITH NO PMI!

## 30 year fixed rates on par with FHA!

Have your potential homebuyers call us to receive a free prequalification with no obligation!

The following loan chart illustrates the advantages of **our** 100% financing Rural Development Program when placed next to the standard FHA loan using \$150,000 as the purchase price.

Loan Program	FHA	Rural Development
Purchase Price	\$150,000	\$150,000
Down Payment	-1.50%	-2%
Loan Amount	\$152,250	\$153,000
Interest Rate	6.50%	6.50%
Term/Due in (mths)	360	360
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Monthly	FHA	Rural Development
Principal & Interest	\$962.32	\$967.06
Mortgage Insurance	\$63.44	<b>NONE</b>
<b>Total</b>	<b>\$1,025.76</b>	<b>\$967.06</b>
<b>Net Difference:</b>	<b>0</b>	<b>(\$58.70)</b>
APR	6.94%	6.50%
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Years to Compare:	5	5
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Total Payment	\$61,545.60	\$58,023.60
Principal Paid	\$9,727.05	\$9,774.94
MI Paid	\$3,806.40	<b>NONE</b>
Interest Paid	\$48,012.15	\$48,248.66
Balance Remaining	\$142,522.95	\$143,225.06
<b>Net Difference:</b>	<b>0</b>	<b>(\$3,569.89)</b>

Notice the absence of Private Mortgage Insurance saves the buyer immediately, as well as in the long run. The APR difference here illustrates the true cost of the money borrowed, as it considers MI.

Appraisal requirement is *not* as strict in our program. Faster processes, satisfied clients, more closings!

**Wholesale Mortgage Services**  
of Wisconsin, LLC

(414) 223 4700 OR TOLL FREE (866) 632 4701

