

QUAIL RIDGE ESTATES

0% SELLER FINANCING

TERMS

Loan Term: 5 years

Loan Amount: Up to 70% of Purchase Price

Interest Rate First 2 Years: 0.0%

Interest Rate Years 3 through 5: Prime* +1.0%

Payments based on 20 Year Amortization

Examples

Purchase Lot #14 for \$15,900

Downpayment:	\$4,770
Payments for first 24 months:	\$46.38
Payments months 36 – 60:	\$62.03
Balloon due end of month 60:	\$8,999.44

Purchase Lot #18 for \$24,000

Downpayment:	\$7,200
Payments for first 24 months:	\$70.00
Payments months 36 – 60:	\$93.63
Balloon due end of month 60:	\$13,584.06

Purchase Lot #28 for \$36,000

Downpayment:	\$10,800
Payments for first 24 months:	\$105.00
Payments months 36 – 60:	\$140.44
Balloon due end of month 60:	\$20,376.09

**Prime Rate was 3.25% on January 27, 2012, subject to change.*