

# THE PERFECT LOAN for YOUR PERFECT HOME

Welcome to 4109 at 88 Morgan, nestled on a high floor, this warm and cozy one bedroom is priced perfectly to sell right away. The 09 line has a partial southern exposure with amazing views of Hudson Bay and the Statue of Liberty. Thi-rise living is so easy and comfortable in this functional open floor layout with a generous size kitchen, counterspace and stainless steel appliances. The bedroom has amply space for a large size bed and dressers and more, along with a perfect size closet. The bathroom features a tastefully renovated double vanity sink arrangement. The bath tub is adorned with a classy glass enclosure Residents enjoy the convenience and comfort of a super friendly and well-trained staff, complete with 24-hour doorman service, and main floor concierge and amenity floor concierges.

Program Name	30 yr fixed	5 YR ARM
Interest Rate/APR*	6.375% /6.421 %	5.75% / 5.810%
Term In Years	30	30
Sales Price	\$699,999	\$699,999
Down Payment	\$140,000	\$140,000
Down Payment %	20%	20%
Loan Amount	\$559,999	\$559,999
Monthly P&I Payment	\$3,494	\$3,268
Monthly HOA Fees	\$810	\$810
Monthly Hazard Ins.	\$80	\$80
Monthly Mortgage Ins.	n/a	n/a
Monthly Property Tax	\$1,100	\$1,100
<b>Total Monthly Payment</b>	<b>\$5,484</b>	<b>\$5,257</b>

\*APR = Annual Percentage Rate | This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Other limitations may apply. Rates, terms and availability of programs is subject to change without notice. (022820 12823v2f)

Additional rates, terms may apply and are subject to change without notice. Rates shown are for 60 day pricing. Loan scenario assumes a loan amount of \$559,999, down payment of at least 20% and \$1,590 in points and fees. Payments are for principal and interest only and do not include property taxes, insurance, HOA or other fees that may be required. This product is a 5 year adjustable rate mortgage with an initial rate of 5.75%(5.810%APR) and an initial payment of \$3,268. The rate may adjust after 60 months and every 6 months thereafter, but the rate cannot change more than 5% each period of adjustment. The fully indexed rate is 10.75% which would yield a principal and interest payment of \$5,255.



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