

PREFERRED LENDER PACKAGE

6102 GRAPE DRIVE

COMMERCE CITY, CO

$425,000

3 BED | 3 BATH | 1,100+ SQ FT

WALKABLE TO REC CENTER · SHOPS & COFFEE · GROCERY STORE · DICK'S SPORTING GOODS PARK · ROCKY MOUNTAIN ARSENAL WILDLIFE REFUGE · PARKS & WATER PARK

UP TO 1%

PERMANENT RATE BUYDOWN

Lock in a lower rate for the life of your loan — long-term payment stability and protection against rising rates.

TEMPORARY RATE BUYDOWN (2-1)

Lower monthly payments in year one — ease into homeownership while you settle in, or plan to refinance later.

CLOSING COSTS

Apply the credit toward closing costs — keep more cash on hand for moving, upgrades, or savings.

PAYMENT BREAKDOWN | $425,000 PURCHASE, MINIMUM DOWN PAYMENT

	FHA 3.5% DOWN	CONVENTIONAL 3% DOWN	VA 0% DOWN
Interest Rate	5.875%	6.375%	5.990%
APR	*6.648%	*6.672%	*6.250%
Principal & Interest	$2,468.50	$2,571.90	$2,600.08
Property Tax	$193.60	$193.60	$193.60
Homeowners Insurance	$225.00	$225.00	$225.00
Mortgage Insurance	$186.90	$99.63	$0.00
Monthly Payment	**$3,074.00**	**$3,090.13**	**$3,018.68**

**APR reflects estimated finance charges. Assumes a 740 credit score and program eligibility; rates, payments, and eligibility subject to change and underwriting approval.*

LOAN PROGRAMS AVAILABLE

CONVENTIONAL

Down payment options as low as 3–5% for qualified buyers.

FHA

Government-backed loan with down payments as low as 3.5%.

VA

Zero-down financing for eligible veterans and service members.

BANK STATEMENT

Creative options for self-employed buyers and tradespeople.

DPA

Eligible buyers can bring as little as $1,000 out of pocket.



TAYLOR CARPENTER
Listing Agent
Compass
taylor.carpenter@compass.com
303-909-2108



AUSTIN BEGER
Producing Branch Manager
Tree Line Loan Team
abeger@spirefinancial.com
303-552-4884

TREE LINE LOAN TEAM

COMPASS

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