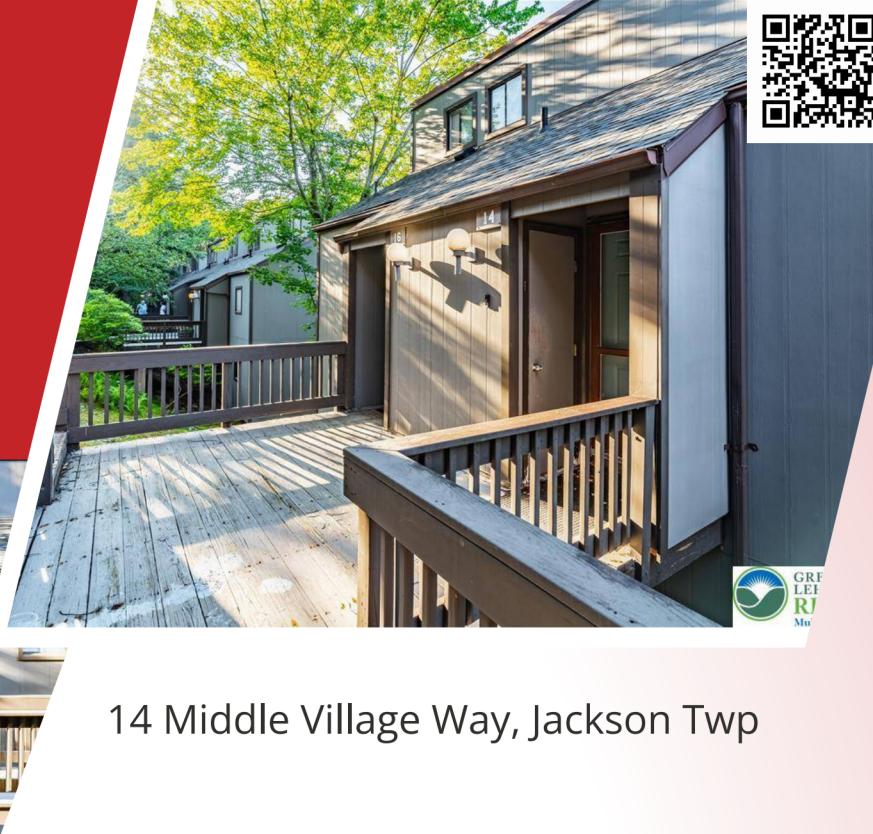


Preferred Lender is offering FREE 1% Rate Reduction for 1st 12 months!



14 Middle Village Way, Jackson Twp



Welcome to The Village at Camelback, a private Pocono community located just 5 minutes from the base of Camelback Ski and Camelbeach Waterpark. This 3 bed, 2 bath chalet-style townhome offers year-round appeal as either a primary residence, vacation getaway, or income-producing short-term rental. The main level features a bright kitchen with stainless steel appliances, breakfast bar seating, tile backsplash, and an adjacent dining and living room area with vaulted ceilings, exposed beams and electric fireplace. A walk out deck off the living room extends your living space to enjoy the fresh mountain air and sweeping wooded views. The lower level includes 2 bedrooms, full bath and laundry while the 3rd story loft hosts the home's primary bedroom. The Village at Camelback amenities enhance the mountain lifestyle with an indoor pool, hot tub, sauna, fitness center, indoor and outdoor tennis courts, basketball and pickleball courts. Residents and guests also enjoy 24/7 gated security, road maintenance.

Financing Notes	CONV 1yr Buydown	CONV 1yr Buydown	CONV Fixed Rate
Sales Price	\$299,900	\$299,900	\$299,900
% Down	5.00%	10.00%	20.00%
First Loan	\$284,905	\$269,910	\$239,920
Term	30 Years	30 Years	30 Years
Rate	5.250%	5.250%	6.250%
APR*	6.738%	6.629%	6.529%
CASH TO CLOSE			
Down Payment	\$14,995	\$29,990	\$59,980
Closing Costs	\$11,327	\$11,102	\$10,652
Prepays/Impounds	\$4,869	\$4,831	\$4,754
Cost of Buydown	\$0	\$0	N/A
Total \$ Required	\$31,191	\$45,923	\$75,386
HOUSING EXPENSE			
First Loan P & I	\$1,573	\$1,490	\$1,477
Taxes, Ins & MI	\$642	\$590	\$523
Homeowners Assoc.	\$440	\$440	\$440
Total Monthly Pmt	\$2,655	\$2,521	\$2,440

*APR = Annual Percentage Rate

Loan 1: Conventional 1 Year Buydown

Years	Rate	Payment
1 2-30	5.250% 6.250%	\$1,573 \$1,754

Payment and rate does not adjust after year 2. Fully indexed rate is 6.250% with a payment of \$1,754. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.

Loan 2: Conventional

1 Year Buydown

Years	Rate	Payment
1 2-30	5.250% 6.250%	\$1,490 \$1,662

Payment and rate does not adjust after year 2. Fully indexed rate is 6.250% with a payment of \$1,662. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.

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