



FREE 1-Year Temporary Buydown Available

599 N BISHOP AVENUE, SPRINGFIELD, PA 19064



Offering a 1% INTEREST RATE BUYDOWN FOR THE 1st year at ZERO cost to the homebuyer when using the sellers preferred lender. Welcome to this beautifully updated 5BR/2BA home in the sought-after Springfield School District, offering over 2,300 square feet of living space. Originally built in 1865, this home perfectly blends historic charm with modern updates, including over \$100,000 in recent improvements. Enjoy a flexible floor plan, a spacious eat-in kitchen with granite countertops and stainless steel appliances, a private first-floor bedroom with its own entrance, and a backyard made for entertaining with a patio, pergola, and large shed. Move-in ready and conveniently located near shopping, dining, and major commuting routes.

Financing Notes	FHA 1yr Buydown	CONV 1yr Buydown
Sales Price	\$450,000	\$450,000
% Down	3.50%	5.00%
First Loan	\$441,849	\$427,500
Term	30 Years	30 Years
Rate	5.375%	5.625%
APR*	7.223%	6.936%

CASH TO CLOSE		
Down Payment	\$15,750	\$22,500
Closing Costs	\$11,472	\$11,329
Prepays/Impounds	\$11,383	\$11,389
Cost of Buydown	\$0	\$0
Total \$ Required	\$38,605	\$45,218

HOUSING EXPENSE		
First Loan P & I	\$2,474	\$2,461
Taxes, Ins & MI	\$1,370	\$1,285
Total Monthly Pmt	\$3,844	\$3,746

*APR = Annual Percentage Rate

Loan 1: FHA 1 Year Buydown		
Years	Rate	Payment
1	5.375%	\$2,474
2-30	6.375%	\$2,757
Payment and rate does not adjust after year 2. Fully indexed rate is 6.375% with a payment of \$2,757. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.		
Loan 3: Conventional 1 Year Buydown		
Years	Rate	Payment
1	5.625%	\$2,461
2-30	6.625%	\$2,737
Payment and rate does not adjust after year 2. Fully indexed rate is 6.625% with a payment of \$2,737. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.		

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