

# TURINO BONUS

## \$373,770

### CONV - 5/1 ARM

WITH  
**\$74,754** DOWN  
you could pay as little as  
**\$1,281\***  
PER MONTH!

*CONV 5/1 ARM example based on 30-year adjustable rate mortgage, interest rate of 3.125%/3.36% APR, 80% LTV, a purchase price of \$373,770 and a final mortgage amount of \$299,016. Initial interest rate for the first 60 months; thereafter the rate changes annually. \*Monthly payment includes principal and interest only. Actual payment will be higher.*

### CONV - 20% DOWN

WITH  
**\$74,754** DOWN  
you could pay as little as  
**\$1,428\***  
PER MONTH!

*CONV example based on 30-year fixed rate mortgage, interest rate of 4.00%/4.247% APR, 80% LTV, a purchase price of \$373,770 and a final mortgage amount of \$299,016. \*Monthly payment includes principal and interest only. Actual payment will be higher.*

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# MARANELLO

## \$272,845

### FHA - 7/1 ARM

WITH  
**\$9,550** DOWN  
you could pay as little as  
**\$1,410\***  
PER MONTH!

*FHA 7/1 ARM example based on 30-year adjustable rate mortgage, interest rate of 3.25%/3.509% APR, 96.5% LTV, a purchase price of \$272,845 and a final mortgage amount of \$265,928. Initial interest rate for the first 84 months; thereafter the rate changes annually. \*Monthly payment includes principal, interest and MIP only. Actual payment will be higher.*

### USDA - 0% DOWN

WITH  
**\$0** DOWN  
you could pay as little as  
**\$1,397\***  
PER MONTH!

*USDA example based on 30-year fixed rate mortgage, interest rate of 4.00%/4.217% APR, 100% LTV, a purchase price of \$272,845 and a final mortgage amount of \$278,413. \*Monthly payment includes principal, interest and MIP only. Actual payment will be higher.*

### (GENERAL DISCLAIMER – LOCATED AT BOTTOM OF AD)

Estimated monthly payments are principal and interest only. Property taxes, homeowners insurance and HOA fees (if applicable) are additional. Actual payment will be higher. Interest rates used in these examples are current as of 11/9/2011 and are subject to change without notice - actual rates may be higher or lower. Information provided should not be considered as a commitment to lend. Offer subject to property and credit approval. Program and other restrictions may apply. Please contact your Guaranty Mortgage Loan Specialist for further details.