

# The Gardens of Paradise Valley CLAY



## ENERGY SMART NEW HOMES

Birmingham's Leading Energy Efficient Garden Home Builder



**Alison Goodwyn**  
**George Holman**

**205-306-2123**  
**205-222-9892**

### Financing Provided by Caliber Home Loans

| ALABAMA \$173,500          | CONV 97%            | CONV 95%            | FHA 96.50%          |
|----------------------------|---------------------|---------------------|---------------------|
| Down Payment               | \$5,205             | \$8,675             | \$6,072             |
| Interest Rate / (A.P.R.)   | 4.750% (5.531% APR) | 4.750% (4.935% APR) | 4.875% (5.239% APR) |
| Total House Payment (PITI) | \$1,086/month       | \$1,074/month       | \$1,157/month       |

| CHARLESTON \$174,500       | CONV 97%            | CONV 95%            | FHA 96.50%          |
|----------------------------|---------------------|---------------------|---------------------|
| Down Payment               | \$5,235             | \$8,725             | \$6,107             |
| Interest Rate / (A.P.R.)   | 4.750% (5.066% APR) | 4.750% (4.965% APR) | 4.875% (5.260% APR) |
| Total House Payment (PITI) | \$1,089/month       | \$1,078/month       | \$1,173/month       |

| CALIFORNIA \$174,500       | CONV 97%            | CONV 95%            | FHA 96.50%          |
|----------------------------|---------------------|---------------------|---------------------|
| Down Payment               | \$5,235             | \$8,725             | \$6,107             |
| Interest Rate / (A.P.R.)   | 4.750% (5.067% APR) | 4.750% (4.965% APR) | 4.875% (5.260% APR) |
| Total House Payment (PITI) | \$1,089/month       | \$1,078/month       | \$1,173/month       |

| ARIZONA \$182,500          | CONV 97%            | CONV 95%            | FHA 96.50%          |
|----------------------------|---------------------|---------------------|---------------------|
| Down Payment               | \$5,475             | \$9,125             | \$6,387             |
| Interest Rate / (A.P.R.)   | 4.750% (5.005% APR) | 4.750% (5.012% APR) | 4.875% (5.534% APR) |
| Total House Payment (PITI) | \$1,174/month       | \$1,121/month       | \$1,210/month       |

Rates as of 01/03/19 and are subject to change without notice. Qualification is necessary. Restrictions apply.

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