

131 Mystery Meadow Court Kalispell MT 59901

OFFERED AT:
\$1,185,480

BEDROOMS:

4

BATHROOMS:

3

SQ FT:

2628



Home by:



2023 Builder of the Year

Sales: [406.885.6081](tel:406.885.6081)

westcrafthomes.com

Westcraft Homes is not affiliated with US Bank. It is the Buyers responsibility to research all possible loan programs and lending institutes that best suits their specific financial needs. More loan options are available. Please contact Barry Conger or other loan expert to find the program best suited to your financial needs.

Scan for more info



Jumbo 30-Year Fixed		30-YR 7/1 Adjustable Rate Mortgage (ARM)		Jumbo 30-Year Fixed	
Sales price	\$1,185,480	Sales price	\$1,185,480	Sales price	\$1,185,480
Down Payment	\$177,822 (15%)	Down Payment	\$177,822 (15%)	Down Payment	\$296,370 (25%)
Loan Amount	\$1,007,658	Loan Amount	\$1,007,658	Loan Amount	\$889,110
Interest Rate	6.750%	Initial interest rate years 1-7	6.375%	Interest Rate	6.750%
APR (Annual Percentage Rate) ¹	7.017%	APR (Annual Percentage Rate) ¹	7.152%	APR (Annual Percentage Rate) ¹	6.906%
Principal & interest payment ²	\$6,536.00	Principal & interest payment ²	\$6,286.00	Principal & interest payment ²	\$5,767.00
Mortgage insurance	\$159.55	Mortgage insurance	\$159.55	Mortgage insurance	\$0.00
Est. total monthly payment ²	\$6,695.55	Est. total monthly payment ²	\$6,445.55	Est. total monthly payment ²	\$5,767.00

*Does not include HOA fees, Home Insurance or any possible PMI.



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This is intended to be an example. Rates may change on a daily basis. Mortgage rates published on this page are the current rates for the purchase of a single-family, primary residence based on a 45-day lock period and are subject to change without notice. Additional loan products, rates and lock periods are available. In order to receive a guaranteed rate, you must have applied for an application through U.S. Bank and received a verbal confirmation from a mortgage loan officer that your desired rate is locked. Your guaranteed mortgage rate will depend on factors such as current market conditions, loan product, occupancy, property type, your credit profile, and origination fees (if applicable). Rates available as of 02/07/2024 and available rates are subject to change.

1. APR calculation is based on estimates included in the tables above and borrower-paid finance charges of 0.862% of the loan amount, plus origination fees if applicable. The APR may be increased after the closing date for adjustable-rate mortgage (ARM) loans. For VA loans, calculations assume that the funding fee is for first-time use and financed into the loan amount.

2. The estimated monthly payment does not include taxes, hazard insurance, common charges, HOA dues or maintenance and the actual payment obligation will be greater.

For 30-YR 7/1 Adjustable Rate Mortgage (ARM), the initial fixed rate for the first 84 months will be 6.375%, and the monthly payment will be \$6,286.00 and is estimated to adjust based upon the sum of the current index plus margin to 5% for the next 12 months. The interest rate may adjust annually thereafter.

For jumbo loans, APR calculation is based on estimates included in the table above and borrower-paid finance charges of 0.862% of the loan amount, plus origination fees if applicable. Jumbo rates are for loan amounts exceeding \$647,200 (\$970,800 in AK and HI). Interest rates are subject to change during the loan term on Adjustable Rate Mortgages (ARM) based upon the sum of an index and margin. The APR will vary with a predetermined U.S. Treasury index as published in the Wall Street Journal. That change could increase your APR and monthly payment.

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit usbank.com for more information on

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