

213 Northridge Way Kalispell MT 59901

OFFERED AT:
\$749,000

BEDROOMS:

3

BATHROOMS:

2.5

SQ FT:

1802



Home by:



2023 Builder of the Year

Sales: 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



Conforming 30-Year Fixed		Conforming 30-Year Fixed		Conforming 30-Year Fixed	
Sales price	\$749,000	Sales price	\$749,000	Sales price	\$749,000
Down Payment	\$37,450 (5%)	Down Payment	\$74,900 (10%)	Down Payment	\$149,800 (20%)
Loan Amount	\$711,550	Loan Amount	\$674,100	Loan Amount	\$599,200
Interest Rate	6.500%	Interest Rate	6.500%	Interest Rate	6.500%
APR (Annual Percentage Rate) ¹	6.942%	APR (Annual Percentage Rate) ¹	6.844%	APR (Annual Percentage Rate) ¹	6.667%
Principal & interest payment ²	\$4,497.00	Principal & interest payment ²	\$4,261.00	Principal & interest payment ²	\$3,787.00
Mortgage insurance	\$225.32	Mortgage insurance	\$157.29	Mortgage insurance	\$0.00
Est. total monthly payment ²	\$4,722.32	Est. total monthly payment ²	\$4,418.29	Est. total monthly payment ²	\$3,787.00

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



Barry Conger

Mortgage Loan Officer

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NMLS #: 1597712

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.

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 U.S. Bank products and services. Mortgage, home equity and credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2024 U.S. Bank 613303c 1/22

