



## 3 Precipice

LAGUNA NIGUEL, CA 92677

OFFERED AT

**\$1,098,000**

### HIGHLY DESIRABLE HOME IN PALISADES

Motivated Seller! This beautiful home features 4 Bedrooms, 3 Bathrooms, Main Floor Bedroom plus a HUGE Bonus Room that is currently being used as a Theater Room. As you enter through the custom stained glass front door the formal foyer boasts exquisite Italian Travertine flooring with a custom Marble Marque. Open and spacious floorplan with Cathedral ceilings in the Formal Living and Dining Room. Newer Wood flooring and Shutters throughout. The kitchen has been remodeled with custom solid Cherrywood cabinets, pantry with pull out shelves. Priced to Sell!!!!

**Nonconforming 30 Year Fixed, 20%  
down rate: 4.125% (APR 4.174%)\***

mtg. payment	\$4,257.16
mtg. insurance	\$0.00
taxes & insurance	\$0.00
<b>total monthly</b>	<b>\$4,257.16</b>
down payment	\$219,600

**Nonconforming 7/1 ARM, 20%  
down rate: 3.625% (APR 4.132%)\*\***

mtg. payment	\$4,005.95
mtg. insurance	\$0.00
taxes & insurance	\$0.00
<b>total monthly</b>	<b>\$4,005.95</b>
down payment	\$219,600

\*Sample monthly Principal and Interest (P&I) payment of \$4,257.16 is based on a purchase price of \$1,098,000, down payment of 20%, 30 year fixed rate mortgage and rate of 4.125%/4.174% APR (annual percentage rate). Advertised rates and APR effective as of 06/24/19 and are subject to change. Above scenario assumes a first lien position, 740 FICO score, 40 day rate lock, based on a Single Family Home in CA and are subject to change without notice. Subject to underwriting guidelines and applicant's credit profile. Sample payment does not include taxes, insurance or assessments. Mortgage Insurance Premium (MIP) is required for all FHA loans and Private Mortgage Insurance (PMI) is required for all conventional loans where the LTV is greater than 80%. Actual payment obligation will be greater. Not all applicants will be approved. Applicant's interest rate will depend upon the specific characteristics of applicant's loan transaction, credit profile and other criteria. Contact Guaranteed Rate for more information and up to date rates.

\*\*7/1 ARM interest rate and monthly principal and interest (P&I) payment subject to increase after initial 7 year period. Monthly payments 1 - 84: \$4,005.95 with a rate of 3.625%/4.132% APR. Monthly payments 85 - 359: \$4,363 with a rate of 4.500%/4.571% APR. Final monthly payment of \$4,365 with a rate of 5%/4.571% APR. Sample payments based on purchase price of \$1,098,000 with a 20% down payment and 30-year term. Advertised rates and APR effective as of 06/24/19 and are subject to change without notice. Subject to underwriting guidelines and applicant's credit profile. Sample payment does not include taxes, insurance or assessments. Actual payment obligation will be greater. Not all applicants will be approved. Restrictions apply. Contact Guaranteed Rate for more information and up to date rates.

PRESENTED BY



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