

641 Centre Ct. Alameda, CA 94502

\$895,000



Contact our recommended mortgage lender for details on the 1-year rate reduction loan option!

Discover contemporary living in this beautifully updated two-story condo in the gated community of Centre Court on Harbor Bay Isle. The first floor features a bright, open-concept design with seamless flow between the living, dining and kitchen areas. A functional gas fireplace anchors the spacious living room and opens to a private patio, while recessed lighting and dark laminate floors create a warm yet contemporary feel. The updated kitchen includes abundant white shaker cabinetry, sleek black countertops, a peninsula and stainless steel appliances, including a gas range, dishwasher, and refrigerator. A dining area with large windows overlooks the front of the property. For added convenience, this level also offers a half bathroom, a laundry closet and multiple closets offering ample storage or space for a pantry. Upstairs, the primary bedroom features a custom-organized closet with mirrored doors and an en-suite bath, complete with a quartz vanity and a glass-enclosed shower. Two additional bedrooms and a hall bath with a shower-over-tub complete the second floor. Conveniently close to the scenic Harbor Bay Trail, SF Ferry, shopping, Chuck Corica Golf Course and local parks.

Financing Notes	5% Down Fixed Rate	10% Down Fixed Rate	20% Down Fixed Rate
Sales Price	\$895,000	\$895,000	\$895,000
% Down	5.00%	10.00%	20.00%
First Loan	\$850,250	\$805,500	\$716,000
Term	30 Years	30 Years	30 Years
Rate	6.375%	6.375%	6.375%
APR*	6.590%	6.537%	6.467%
CASH TO CLOSE			
Down Payment	\$44,750	\$89,500	\$179,000
Closing Costs	\$7,480	\$7,346	\$7,078
Prepays/Impounds	\$11,847	\$11,612	\$11,143
Total \$ Required	\$64,077	\$108,458	\$197,221
HOUSING EXPENSE			
First Loan P & I	\$5,304	\$5,025	\$4,467
Taxes, Ins & MI	\$1,252	\$1,176	\$1,082
Homeowners Assoc.	\$936	\$936	\$936
Total Monthly Pmt	\$7,493	\$7,137	\$6,485

*APR = Annual Percentage Rate

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\$14,879 IN CREDITS AVAILABLE*

ENVOY
MORTGAGE



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ALAMEDA, CA 94502

\$895,000

This property is located in a high cost area. The High Cost Area program offers up to \$14,879 in agency credits for interest buydown.

Program Requirements:

- First Time Homebuyer
- Income less than \$16,660/mo

Experience the difference exceptional mortgage professionals make.

Contact one of us today. It would be a pleasure to help!



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GROUP

*Borrowers will receive agency price credits of up to 3.625 points on their rate lock. Offer is valid for only FTHBs on owner occupied residences in this property's census tract. "Up to offer" is based on monthly income, 639 credit score, 85% loan to value, condo property type.

All applications are subject to credit approval. Program terms and conditions are subject to change without notice. Some products may not be available in all states. Reverse Mortgages will be brokered to a third-party lender. By refinancing the existing loan, the total finance charges may be higher over the life of the loan. Other restrictions and limitations may apply. This is not a commitment to lend - Envoy Mortgage Ltd. #6666 (www.nmlsconsumeraccess.org) 10496 Katy Freeway, Suite 250, Houston, TX 77043, 877-232-2461 - www.envoymortgage.com | CA - Envoy Mortgage, L.P. - Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act - License # 413 0597 | Other authorized trade names: Envoy Mortgage LP; Envoy Mortgage of Wisconsin; Envoy Mortgage, A Limited Partnership; Envoy Mortgage, L.P.; Envoy Mortgage, Limited Partnership; Envoy Mortgage, LP; Envoy Mortgage, LTD Limited Partnership; ENVOY MORTGAGE, LTD, LP (USED IN VA BY: ENVOY MORTGAGE, LTD); Envoy Mortgage, LTD. (LP)

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