



15 Harvard Ave
MAPLEWOOD TWP., NJ 07040

OFFERED AT
\$775,000

4 bd | 2 ba

The owner's keen eye for design is noticeable throughout with gorgeous paint colors, tile, finishes, and touches that can be yours to enjoy. Its excellent location allows no-car access to schools, parks, train, library, Village, and local shopping. The first floor offers a vestibule, living room, office/den, dining room, and eat-in kitchen. Access the well-maintained outdoor space via the dining room (or kitchen) and enjoy the expansive deck and grassy yard space. The second level has 3 bedrooms and a good size hall bathroom. Head to the 3rd floor to another bedroom which offers great additional space for guests or owners. The finished basement has a family room.

Conforming 30 Year Fixed, 20% down rate: 5.675% (APR 5.819%)*

mtg. payment	\$3,588.67
mtg. insurance	\$0.00
tax, insurance & hoa	\$1,554.75
total monthly	\$5,143.42
down payment	\$155,000

Conforming 30 Year Fixed, 25% down rate: 5.575% (APR 5.726%)**

mtg. payment	\$3,327.68
tax, insurance & hoa	\$1,554.75
total monthly	\$4,882.43
down payment	\$193,750

*Sample monthly Principal and Interest (P&I) payment of \$3,588.67 is based on a purchase price of \$775,000, down payment of 20%, 30 year fixed rate mortgage and rate of 5.675%/5.819% APR (annual percentage rate). Advertised rates and APR effective as of 09/06/22 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 NJ 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.

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