



85 Oakland Rd
MAPLEWOOD TWP., NJ 07040

OFFERED AT
\$675,000

Welcome to 85 Oakland Road!

The move-in ready Maplewood colonial home that you've been looking for. There is a lot to enjoy in this well maintained home. The dining room's beamed ceiling and paneling, the Maplewood Room's exposed brick and the cozy living room's fireplace are some of the things we love about this home. Number 85 has many sought after features including a first floor powder room, two zone air conditioning and a beautifully manicured outdoor space with deck, grassy yard and play area. The second floor of this home has 3 bedrooms, a full bathroom and a rare find - a dressing room and storage area.

**Conforming 30 Year Fixed, 20%
down rate: 6.575% (APR 6.734%)***

mtg. payment	\$3,439.85
mtg. insurance	\$0.00
tax, insurance & hoa	\$1,412.00
total monthly	\$4,851.85
down payment	\$135,000

**Conforming 30 Year Fixed, 10%
down rate: 6.475% (APR 6.782%)****

mtg. payment	\$3,829.83
mtg. insurance	\$111.38
tax, insurance & hoa	\$1,412.00
total monthly	\$5,353.21
down payment	\$67,500

*Sample monthly Principal and Interest (P&I) payment of \$3,439.85 is based on a purchase price of \$675,000, down payment of 20%, 30 year fixed rate mortgage and rate of 6.575%/6.734% APR (annual percentage rate). Advertised rates and APR effective as of 10/11/22 and are subject to change. Above scenario assumes a first lien position, 740 FICO score, 15 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.

**Sample monthly Principal and Interest (P&I) payment of \$3,829.83 is based on a purchase price of \$675,000, down payment of 10%, 30 year fixed rate mortgage and rate of 6.475%/6.782% APR (annual percentage rate). Advertised rates and APR effective as of 10/11/22 and are subject to change. Above scenario assumes a first lien position, 740 FICO score, 15 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.

PRESENTED BY



Allison Ziefert

Sales Associate
o: (973) 310-6816
c: (917) 751-0448
allison@azhomesnj.com
azhomesnj.com
1200 Morris Turnpike
Short Hills, NJ 07078



RATES BROUGHT TO YOU BY



Kyla DeMarzio

Vice President of Mortgage Lending
o: (973) 939-8671
c: (201) 970-6941
kyla@rate.com
rate.com/kylademarzio

guaranteedRate

2000 PGA Blvd. • Bldg. B, Suite 2110
Palm Beach Gardens, FL 33408

NMLS ID: 90199, LO#: NJ - Licensed

Guaranteed Rate Inc., NMLS #2611; For licensing information visit nmlsconsumeraccess.org. Equal Housing Lender. Conditions may apply. NJ - Licensed in NJ; Licensed Mortgage Banker - NJ Department of Banking & Insurance