

## 3 Bed 3 Bath 2.790 sqft. Home in Bixby

## 14802 E 64th Hwy S, Bixby, OK 74008

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Chinowth & Cohen

3912 E. 91st

Tulsa OK 74137

Nestled on 2.65 acres just shy of Memorial Drive in Bixby, this remarkable acreage property offers the perfect blend of modern comfort & serene outdoor living. Spanning nearly 3,000 sq ft, this ALL-ONELEVEL home was thoughtfully updated in 2018, featuring 2 spacious living areas and an array of luxurious upgrades. The kitchen boast stunning cabinetry with SOFT-CLOSE DRAWERS & CABINETS, built-in spice racks, extra storage and utensil holders, granite recessed lighting, countertops, and updated appliances including DBL CONVECTION OVENS & STAND ALONE OVEN, making it both beautiful & highly functional. The OUTDOOR LIVING area is an entertainer's dream, complete with a stone fireplace, built-in grill, mini fridge & more! Don't miss your chance to experience the best of country living with convenient city access.

## Tiffany Johnson REALTOR® LIC #160633

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| rinditeing        | OSDA      | CONV      | CONV       |
|-------------------|-----------|-----------|------------|
| Notes             | Rural     | 7/6 ARM   | Fixed Rate |
| Sales Price       | \$549,000 | \$549,000 | \$549,000  |
| % Down            | 0.00%     | 10.00%    | 25.00%     |
| First Loan        | \$554,545 | \$494,100 | \$411,750  |
| Term              | 30 Years  | 30 Years  | 30 Years   |
| Rate              | 6.125%    | 6.250%    | 6.500%     |
| APR*              | 6.598%    | 7.204%    | 6.564%     |
| CASH TO CLOSE     |           |           |            |
| Down Payment      | \$0       | \$54,900  | \$137,250  |
| Closing Costs     | \$6,318   | \$6,258   | \$6,175    |
| Prepaids/Impounds | \$5,654   | \$5,553   | \$5,417    |
| Total \$ Required | \$11,971  | \$66,711  | \$148,842  |
| HOUSING EXPENSE   |           |           |            |
| First Loan P & I  | \$3,369   | \$3,042   | \$2,603    |
| Taxes, Ins & MI   | \$931     | \$769     | \$769      |
| Total Monthly Pmt | \$4,300   | \$3,811   | \$3,372    |
| #400 A            | <b>D</b>  |           |            |

\*APR = Annual Percentage Rate

|              | _        |                |
|--------------|----------|----------------|
| <u>Years</u> | Rate     | <u>Payment</u> |
| 1-7          | 6.250%   | \$3,042        |
| 71/2         | 8.250%   | \$3,712        |
| 8            | 9.250%   | \$4,065        |
| 81/2         | 10.250%  | \$4,428        |
| 0 20         | 11 25004 | # 1 700        |

OFR - 2% 1st Adj CAP plus 2.750% margin. 2% 1st idjustment, 1% periodic & 5% ifetime CAP's.

Fully indexed rate is 7.770% with a payment of \$3,547.

Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.

Tom French Mortgage Banker NMLS #352729

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