



### 1320 Westridge Lane

Centerton, AR 72719 | MLS #1232749

New Construction



For Sale

\$700,000

Estimated Monthly Cost: \$3,548

BREAKDOWN OF MONTHLY COST

Request a Tour

Add a Note

COMPARE

Compare this property to others you've recently viewed or saved

Start Comparing

MARKET INSIGHTS

View Insights

View All 34 Photos

View Virtual Tour

Beds - 4

Baths - 4 (3 full - 1 half)

3,200 sqft

Days on Market: 12



Stunning New Construction in Sought After Westridge Village! Gated Community with fantastic amenities incl pool, park & pavilion. This modern farmhouse completed in 2022 boasts an amazing layout with large backyard. Home features LVP Flooring, Nest Thermostat, Sprinkler System & more! Entry leads back to open concept living area. Living Room has vaulted & wood beamed ceiling, gas fireplace and tons of natural light. Dining space open to living & ...



# FIRST COMMUNITY BANK

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Your actual rate, payment and costs could be higher.  
Get an official Loan Estimate before choosing a loan.  
Closing Cost and Monthly Payment Estimate



Sales Price	\$700,000.00	Loan Program	Conv Purchase
Down Payment	\$140,000.00	Interest Rate	6.375%
Base Loan Amount	\$560,000.00		
Loan Duration in Months	360		

Final Loan Amount \$560,000.00

**Items Payable in Connection with the Loan**

Origination Fee	1% origination fee	\$5,600.00
Buydown		\$0.00
Processing Fee		\$360.00
Underwriting Fee		\$650.00
Appraisal Fee		\$500.00
Credit Report		\$59.00
Flood Cert		\$15.00
Appraisal Management Fee		\$20.00

**Items Required by Lender to be Paid in Advance**

Prepaid Interest	15 days @	\$99.1667	\$1,487.50
Hazard Insurance Premium		Need quote	\$2,400.00

**Reserves Deposited with Lender**

Hazard Insurance	2 mths @	\$200.00	\$400.00
Property Tax	2 mths @	\$325.00	\$650.00

**Title Charges**

Title Services	\$2,000.00
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**Government Recording and Transfer Charges**

Recording Fees	\$220.00
Deed Stamps	\$1,155.00

**Total Closing Costs: \$15,516.50**

**Total Estimated Funds to Close \$155,516.50**

**Total Seller Paid Closing Costs \$0.00**

Seller Credit (\$7,500)

**Cash From Borrower \$148,016.50**

**Total Estimated Monthly Payment**

Principal & Interest	\$3,493.67
Hazard Insurance (estimate)	\$200.00
Real Estate Taxes (estimate)	\$325.00
Mortgage Insurance	\$0.00

**Total Estimated Monthly Payment \$4,018.67**

The information provided above reflects an estimate of the charges you are likely to incur at the settlement of your loan.

The fees listed are estimates; actual charges may be more or less.

Receipt of this document does not constitute a loan approval or guarantee.



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Sales Price	\$700,000.00	Loan Program	Conv Purchase
Down Payment	<b>\$140,000.00</b>	Interest Rate	5.990%
Base Loan Amount	\$560,000.00		
<b>Loan Duration in Months</b>	<b>360</b>		

Final Loan Amount \$560,000.00

**Items Payable in Connection with the Loan**

Origination Fee	1% origination fee	\$5,600.00
Buydown		\$6,115.00
Processing Fee		\$360.00
Underwriting Fee		\$650.00
Appraisal Fee		\$500.00
Credit Report		\$59.00
Flood Cert		\$15.00
Appraisal Management Fee		\$20.00

**Items Required by Lender to be Paid in Advance**

Prepaid Interest	15 days @	\$93.1778	\$1,397.67
Hazard Insurance Premium		<b>Need quote</b>	\$2,400.00

**Reserves Deposited with Lender**

Hazard Insurance	2 mths @	\$200.00	\$400.00
Property Tax	2 mths @	\$325.00	\$650.00

**Title Charges**

Title Services	\$2,000.00
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**Government Recording and Transfer Charges**

Recording Fees	\$220.00
Deed Stamps	\$1,155.00

**Total Closing Costs: \$21,541.67**

**Total Estimated Funds to Close \$161,541.67**

**Total Seller Paid Closing Costs \$0.00**

Seller Credit **(\$7,500)**

**Cash From Borrower \$154,041.67**

**Total Estimated Monthly Payment**

Principal & Interest	\$3,353.88
Hazard Insurance (estimate)	\$200.00
Real Estate Taxes (estimate)	\$325.00
Mortgage Insurance	\$0.00

**Total Estimated Monthly Payment \$3,878.88**

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