



Scott Evans
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3 STEP MORTGAGE - TWO YEARS OF DRAMATIC SAVINGS

More Home, Less Payment...

Loan Information

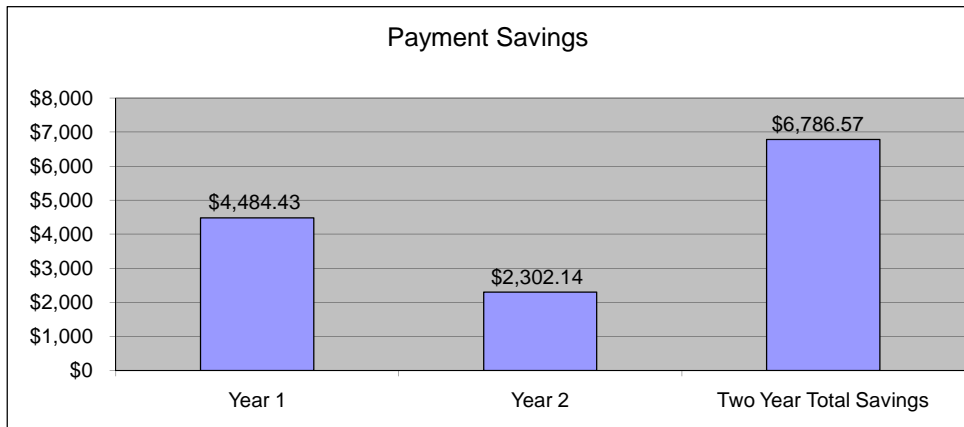
| | | | |
|-----------------------------|-------------|-------------------------------|-------------|
| Purchase Price | \$ 379,900 | 1st Mortgage Monthly Payment* | \$1,472.95 |
| 1st Mortgage (80%) | \$ 303,920 | 2nd Mortgage Monthly Payment* | \$253.27 |
| 2nd Mortgage (10%) | \$ 37,990 | Total Monthly Payment* | \$ 1,726.21 |
| Down Payment | \$ 37,990 | APR | 5.980% |
| Loan Type | 30-Yr Fixed | | |
| Interest Rate (Year 1 Rate) | 4.125% | | |

*Payment does not include taxes and insurance. Monthly payment is calculated using year 1 rate

Interest Rate, Payment, and Savings Information

| Year | Interest Rate | Total Monthly Payment (1st & 2nd) | Yearly Payments | Monthly Savings | Yearly Savings | % Savings |
|-------------------------------|---------------|-----------------------------------|-----------------|-----------------|-------------------|--------------|
| 1 | 4.125% | \$1,726.21 | \$20,714.57 | \$373.70 | \$4,484.43 | 17.8% |
| 2 | 5.125% | \$1,908.07 | \$22,896.86 | \$191.85 | \$2,302.14 | 9.1% |
| 3-30 | 6.125% | \$2,099.92 | \$25,199.00 | \$0.00 | \$0.00 | 0.0% |
| Two Year Total Savings | | | | | \$6,786.57 | 13.5% |

Savings Graph



* Interest rate 4.25% for first year only, 5.25% for second year, 6.25% for years 3-30. Rates quoted as of 2/9/07; subject to change without notice. Available to buyers with excellent credit. Based on sales price of \$650,000, 80% LTV fixed rate mortgage with 2% seller-contributed buydown in year 1 and 1% seller-contributed buydown in year 2. Offer valid only with seller's preferred lender. Family Mortgage, contact Scott Evans at 678-483-3300, 1640 Powers Ferry Road, Bldg 4, Suite 300, Marietta Georgia 30067 Georgia Residential Mortgage Licensee No. 14292

virtual tour @ www.2865towne.com

2865 TOWNE VILLAGE DRIVE



- Large Master Suite...
- Bright open Kitchen...
- 4 Additional Bedrooms...
- 4 Full Baths...
- Spacious Dining Room...
- Large Family Room...
- Arched Entry Living Room...
- 2-Story Foyer...
- Large Closets...
- Professional Landscaping...
- Full Basement...
- **FMLS 3433924**



OLDE TOWNE QUALITY IN GWINNETT COUNTY

CHATTAHOOCHEE ELEMENTARY...DULUTH MIDDLE...DULUTH HIGH

Call to see this *Wonderful Family Home* in the prestigious *Olde Towne Residences* neighborhood convenient to Peachtree Industrial Parkway and minutes from downtown Duluth. Traditional Brick Home with tasteful decor throughout two levels of interior living space featuring a large Master Suite; 4 additional bedrooms; 4 full baths; large family room with fireplace; open bright kitchen with large breakfast area; separate dining; arched opening Living Room/Library/Office; and two-story foyer! Basement is stubbed and ready to build out!

Beautiful deck... professionally landscaped lawn... double garage with side entry.

Great value in wonderful neighborhood with active Homeowner's Association.

-Owner is Licensed Georgia Broker acting as Principal-



Offered at \$379,900

CALL JEANNE @ (404)374-4875

WWW.TEREALTY.COM

Utility Information



Property Located at:

2865 Towne Village Drive
Duluth, GA 30097

| | Utility Company Name | Phone | Address |
|-------------|----------------------|---------------|---|
| Electric | Georgia Power | (888)660-5890 | 11675 Willis Rd. Bldg 1 Alpharetta, GA 30004 |
| Gas | | | |
| Water/Sewer | | | |
| Sanitation | | | |
| Cable | | | |
| Security | | | |

| Month - Year | Electric | Gas | Water/Sewer | Sanitation | Cable | Security |
|----------------|----------|-----|-------------|------------|-------|----------|
| January 2006 | | | | | | |
| February 2006 | | | | | | |
| March 2006 | | | | | | |
| April 2006 | | | | | | |
| May 2006 | | | | | | |
| June 2006 | | | | | | |
| July 2006 | | | | | | |
| August 2006 | | | | | | |
| September 2006 | | | | | | |
| October 2006 | | | | | | |
| November 2006 | | | | | | |
| December 2006 | | | | | | |
| Average | | | | | | |



Neighborhood Information

Client Scott Evans

Address 2865 Towne Village Drive

Duluth, GA 30097

Amenities:

Pool(s): Yes No number: 1*

Tennis Courts: Yes No number: 12*

Golf: Yes No Initiation fee: _____ Annual Dues: _____

Other Amenities: _____

***Membership for Pool and Tennis Court is voluntary and current dues are \$200/year**

Home Owners Association

Name of Association: Old Towne Residences HOA

Contact: James McKee Phone number (770)814-9387

Initiation/Transfer fee: _____

Annual Dues: \$150.00

Mandatory: Yes No

Special assessment(s): _____

Client Scott Evans

Address 2865 Towne Village Drive, Duluth, GA 30097



Information about our home – neighborhood

Here are some of the things we think are great about our neighborhood:

This is a community of friendly and caring neighbors. The neighborhood is like an extended family. Social activities are planned 2-3 times a year, which are open to all families. The Neighborhood is well established with an active homeowner's association.

Information about our neighbors:

(no specific names, just list general ages and number of kids) Neighbors are very diverse. Older couples with no children to young couples with pre-school and school aged children.

Here are some things about our home we think you would like to know

Exterior: Professional

Landscaping

Interior

Family room: Open with cathedral ceiling

Kitchen: eat in dining area



Dining room: separate dining room off of
foyer

Living room: separate living room can be used for library or home
office

Master bedroom: oversized bedroom with large bathroom and
closets

Bath rooms: _____

Laundry room:
spacious

Additional room information: _____

Below is a list of improvements we have made to the home: _____
