



# 3 Bed 3 Bath 2.790 sqft. Home in Bixby

14802 E 64th Hwy S, Bixby, OK 74008

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 countertops, recessed lighting, 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.

Financing Notes	USDA Rural	CONV 7/6 ARM	CONV 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
Prepays/Impounds	\$5,654	\$5,553	\$5,417
<b>Total \$ Required</b>	<b>\$11,971</b>	<b>\$66,711</b>	<b>\$148,842</b>

HOUSING EXPENSE			
First Loan P & I	\$3,369	\$3,042	\$2,603
Taxes, Ins & MI	\$931	\$769	\$769
<b>Total Monthly Pmt</b>	<b>\$4,300</b>	<b>\$3,811</b>	<b>\$3,372</b>

\*APR = Annual Percentage Rate

Years	Rate	Payment
1-7	6.250%	\$3,042
7½	8.250%	\$3,712
8	9.250%	\$4,065
8½	10.250%	\$4,428
9-30	11.250%	\$4,799

SOFR - 2% 1st Adj CAP plus 2.750% margin, 2% 1st adjustment, 1% periodic & 5% lifetime CAP's.

Fully indexed rate is 7.7700% with a payment of \$3,547.

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

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