



51 Winslow Road Reading, Ma

Beautiful Home in the Heart of Reading!

Experience the space and comfort of this sun-filled 6-bedroom Colonial, offering timeless character and modern updates in a prime Reading location. 1st level features a welcoming front foyer w/double closet leading to a bright living room w/a large picture window and slider overlooking the beautiful yard. The kitchen offers quartz countertops, SS appliances, and a seating area overlooking the front side yard, with a separate dining area nearby. A 1st-floor bedroom offers flexible space for guests, a home office, or den, along with a full bath. 2nd level offers 4 spacious bedrooms and a full bath, while the newly finished 3rd level creates a private bedroom retreat with new heat, insulation, and closets. Major Updates made in 2019-see disclosures. Features include maintenance-free vinyl siding, a front porch, breezeway entry, back deck, spacious backyard, 2 newly paved driveways, and EV charger. Minutes to Rt 93/95, downtown Reading, commuter rail, schools, and parks.

Financing Notes	SF ADV Fixed Rate	CONV 7/1 ARM	Special Fixed Rate
Sales Price	\$1,150,000	\$1,150,000	\$1,150,000
% Down	20.00%	10.00%	10.00%
First Loan	\$920,000	\$1,035,000	\$1,035,000
Term	30 Years	30 Years	30 Years
Rate	5.750%	5.750%	6.375%
APR*	5.877%	6.673%	6.549%

CASH TO CLOSE			
Down Payment	\$230,000	\$115,000	\$115,000
Closing Costs	\$15,367	\$6,512	\$6,512
Prepays/Impounds	\$5,104	\$5,376	\$5,642
Seller is Paying	-\$10,000	-\$0	-\$0
Total \$ Required	\$240,471	\$126,888	\$127,154

HOUSING EXPENSE			
First Loan P & I	\$5,369	\$6,040	\$6,457
Taxes, Ins & MI	\$977	\$1,193	\$1,193
Total Monthly Pmt	\$6,346	\$7,233	\$7,650

*APR = Annual Percentage Rate

7 Year Adjustable Rate Mortgage

Years	Rate	Payment
1-7	5.750%	\$6,040
8-30	10.750%	\$9,662

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

Fully indexed rate is 7.057% with a payment of \$6,926.

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

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