



## CONVENIENT PLACES NEARBY



**MOST WITHIN**



### Indian Shores Coffee Company

Coffee Shop - Distance: 0.05 miles



### Oakhurst Rally Shell

Gas Station - Distance: 0.89 miles



### Publix Super Markets

Super Market - Distance: 1.06 miles



### LA Fitness

Fitness Center - Distance: 2.98 miles



### BayCare Urgent Care

Medical Clinic - Distance: 2.46 miles



### Walgreens

Pharmacy - Distance: 0.81 miles



### Oakhurst Veterinary Hospital

Veterinarian - Distance: 0.90 miles



### Wells Fargo Bank

Bank - Distance: 1.37 miles



### Autozone

Auto Parts Store - Distance: 2.64 miles



### Walmart Supercenter

Department Store - Distance: 4.47 miles

## POPULAR PLACES TO EAT NEARBY



**350 WITHIN**



### Salt Rock Grill

Seafood - Distance: 0.16 miles



### Osaka Sushi & Thai

Sushi Bars - Distance: 0.78 miles



### Seabreeze Island Grill and Raw Bar

Caribbean - Distance: 1.37 miles



### Thai Rama 9

Thai - Distance: 1.46 miles



### Cajun Cafe On the Bayou

Cajun/Creole - Distance: 5.54 miles



### Original Pizza

Pizza - Distance: 0.48 miles



### VIP Mexican / American Cuisine

Mexican - Distance: 6.99 miles



### Aloha To Go

Hawaiian - Distance: 0.86 miles



### Mad Beach Craft Brewing

Breweries - Distance: 5.47 miles



### Frog Pond

Breakfast & Brunch - Distance: 2.26 miles

## OUTDOOR ACTIVITIES



**79 WITHIN**



### PARK

Town Square Nature Park  
Distance: 0.15 miles



### GOLF

Baypointe Golf Club  
Distance: 0.89 miles



### BIKE / PEDESTRIAN TRAIL

Fred E Marquis Pinellas Trail  
Distance: 3.16 miles



### RECREATIONAL WATER

Indian Shores Beach Access  
Distance: 0.21 miles



### DOG PARK

Walsingham Dog Park  
Distance: 2.34 miles



### TENNIS

Brown Park Tennis Courts  
Distance: 4.38 miles

## SCHOOLS NEARBY



PK - 5

### Bauder Elementary School

Student To Teacher Ratio: 15.4



1.72 Miles

6 - 8

### Seminole Middle School

Student To Teacher Ratio: 19.1



1.49 Miles

9 - 12

### Seminole High School

Student To Teacher Ratio: 20.7



1.43 Miles

There are 10 private within 8 miles of this property. The displayed 3 schools are the assigned public schools.



## MORTGAGE LOAN COMPARISON

### Sample scenarios on sales price of \$275,000

20% Down

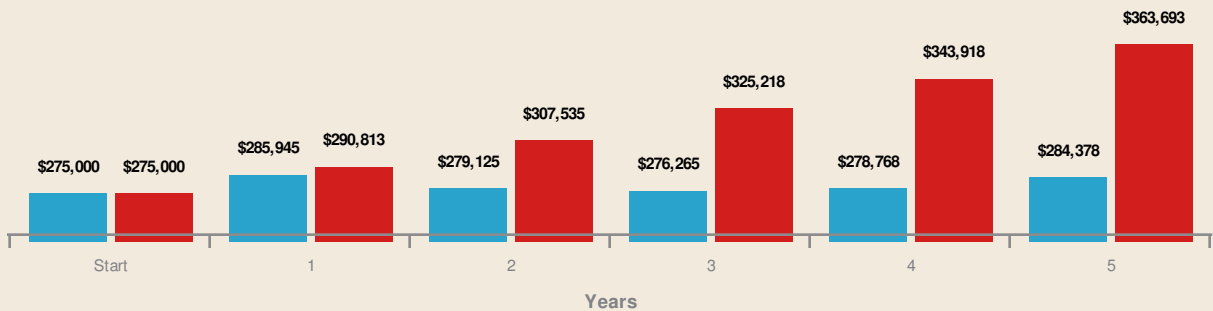
10% Down

5% Down

Loan Amount	\$220,000	Loan Amount	\$247,500	Loan Amount	\$261,250
Term	30 years	Term	30 years	Term	30 years
Down payment	\$55,000	Down payment	\$27,500	Down payment	\$13,750
Rate	4.75%	Rate	4.75%	Rate	4.75%
APR	4.804%	APR	4.795%	APR	4.791%
Points	0	Points	0	Points	0
Fixed/ARM	Conv. Fixed	Fixed/ARM	Conv. Fixed	Fixed/ARM	Conv. Fixed
Mortgage Insurance	\$0	Mortgage Insurance	\$104	Mortgage Insurance	\$109
Cash to Close	\$55,000	Cash to Close	\$27,500	Cash to Close	\$13,750

## APPRECIATION GAIN FORECAST

### Value of \$275,000 in this Area



Forecast 2.14% Historical 5.75%

## COST OF WAITING TO PURCHASE

19201 Whispering Pines Drive, Indian Shores, FL 33785

	Loan Today	Waiting 1 year	Waiting 2 years
Loan Amount	\$247,500	\$257,351	\$261,211
Term	30 years	30 years	30 years
Down payment	\$27,500	\$28,594	\$29,023
Rate	4.75%	5.125%	5.25%
APR	4.795%	5.166%	5.29%
Points	0	0	0
Fixed/ARM	Conv. Fixed	Conv. Fixed	Conv. Fixed
Mortgage Insurance	\$104	\$108	\$109
Cash to Close	\$27,500	\$28,594	\$29,023

This is a fake loan officer for testing and demo purposes. Loan and monthly payment buying scenarios used for informational purposes only and does not reflect actual terms of loan offered. This document should not be construed as investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. APR of 4.804% assumes a 4.75% simple fixed interest rate assuming \$2,000 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$220,000 with 360 monthly payments at the assumed simple interest rate. APR of 4.795% assumes a 4.75% simple fixed interest rate assuming \$2,000 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$247,500 with 360 monthly payments at the assumed simple interest rate. APR of 4.791% assumes a 4.75% simple fixed interest rate assuming \$2,000 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$261,250 with 360 monthly payments at the assumed simple interest rate. APR of 5.125% assumes a 5.125% simple fixed interest rate assuming \$2,000 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$257,351 with 360 monthly payments at the assumed simple interest rate. APR of 5.29% assumes a 5.25% simple fixed interest rate assuming \$2,000 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$261,211 with 360 monthly payments at the assumed simple interest rate. Scenarios are based on a FICO score of 800. This document should not be construed as investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. Source: MBS Highway