

## GOOD THINGS COME TO THOSE WHO DON'T WAIT

*Zions Bank is pleased to announce Special Financing for The White Buffalo Club Residences. This program has been created specifically for the auction buyers of WorldWide Auction Realty Services.*

### BENEFITS

- 10% Down Payment required on loan amounts up to \$1.5 million.  
15% Down Payment required on loan amounts between \$1.5 million and \$3 million.
- Minimum 5% down payment from borrower's own funds.  
Secondary financing allowed for the remaining down payment.
- No Mortgage Insurance.
- 30-year Adjustable Rate Mortgage, initial interest rate is fixed for the first 3, 5 or 7 years.  
The interest rate will adjust annually thereafter.
- 3yr ARM - 4.875%    5yr ARM - 6.0%    7yr ARM - 6.75% OAC
- Second home program.
- Standard loan fees apply (Origination Fee, Appraisal, Title Policy, Recording, etc.)

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**Example:** \$1,000,000 purchase price would require a \$100,000 down payment, resulting in a \$900,000 loan amount. With an initial interest rate of 6.125% and initial index of 1.389, the principal and interest payment would be fixed at \$6,076.11 for the first five years with subsequent annual interest rate adjustments. Subsequent interest rate adjustments would be based on the 1-Year LIBOR Index plus a 2.250% margin. Based on this example, the initial Annual Percentage Rate would be 5.543% and would be subject to change after the interest rate adjustment.\*

\*Subject to approval, restrictions apply, contact loan officer for details. Rate is subject to change without notice.

Information regarding White Buffalo Club has been provided by seller, Broker and Auction team believe said information to be correct & accurate. If discrepancy exists, interested party should confirm independently. ©MMVIII Sotheby's International Realty Affiliates LLC. A Realogy Company. All Rights Reserved. Sotheby's International Realty® is a registered trademark licensed to Sotheby's International Realty Affiliates LLC. An Equal Opportunity Company. Equal Housing Opportunity. Each Office is Independently Owned And Operated. Neither Sotheby's, Sotheby's International Realty Affiliates LLC, nor any of their affiliated companies is providing any product or service in connection with this event. Auction services are being provided by Worldwide Auction Realty Services.

