

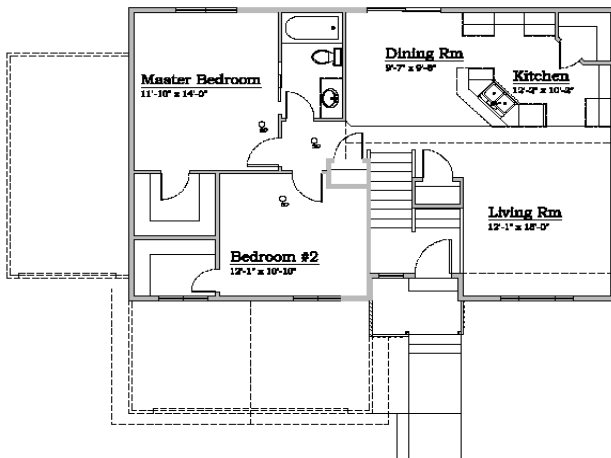


**New Home Currently Under Construction For Sale**

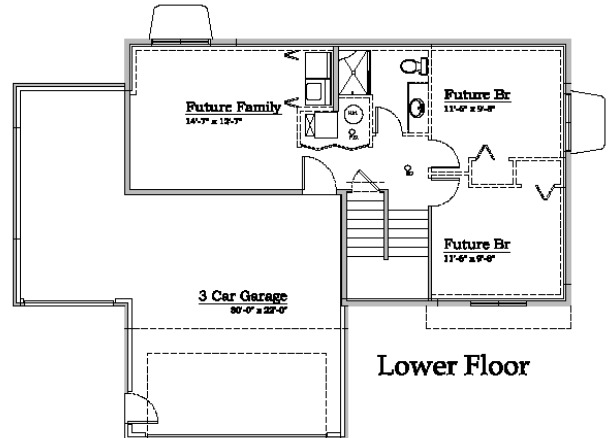
**304 Bear Tooth Drive**

**Selling Price \$164,900**

**Two Bedroom Tuck-Under w/ Three Car Garage**



**Main Floor**



**Lower Floor**

# 1026 sq. ft. Finished Upstairs & 960 Unfinished LL

This charming home has a modern floor plan with a front entry and three car garage that conserves space. The kitchen provides plenty of workspace with an angled counter, walk-in pantry as well as a nearby dining area.

This home includes:

- 95% Efficient American Standard Forced Air Natural Gas Heat
- Central Air Conditioning
- Oak Trim and Cabinets
- Walk-in Closet in Both Bedrooms
- Three Car Garage With Electric Garage Door Opener
- Redwood Deck Off of Dining Room
- Full Basement to Finish w/ 2 Bedrooms, Bath, and Generous Sized Family Room
- CanExel Siding and Steel Soffit and Fascia
- Seamless Rain Gutters
- Concrete Driveway and Sidewalks
- Garbage Disposal and Plumbing for Ice Maker
- Sod Front Yards and Hydro Seed Back and Side Yards
- Bull Nose Sheet Rocked Outside Corners
- Ceiling Fan in Living Room
- Wiring for Cable and Telephone

Purchase Price \$159,900	Rural Development	Rural Development Guaranteed Loan	South Dakota Housing	VA South Dakota Housing	VA South Dakota Housing
	Guaranteed Loan	W/ 3% Down		Step Loan First Year *	(Fixed)
Down Payment	0	\$0.00	3% Down as Gift	\$0.00	\$0.00
Closing Costs	Paid by Seller	\$5,700.00	3%	\$4,797.00	\$4,797.00
Loan Amount	\$164,697	159,900	164,697	\$164,697w/ Closing Costs	\$164,697 w/ Closing Costs
Interest Rate	5.25% Fixed 30 Year	5.25% Fixed 30 Year	5.25% Fixed 30 Year	3.75%	4.75% Fixed 30 Year
<b>Principle and Interest</b>	<b>\$909.46</b>	<b>\$882.97</b>	<b>\$909.46</b>	<b>\$762.74</b>	<b>\$859.14</b>
Taxes	TBD	TBD	TBD	TBD	TBD
Home Owners Insurance	TBD	TBD	TBD	TBD	TBD
<b>Total Cash To Close ( Out of Pocket)</b>	<b>0</b>	<b>\$4,797.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
* Step Loan increases 1/2% annually to an eventual fixed rate of 5.75%					
* Rates are subject to change without notice. The above payments are examples only and not to be considered as an exact quote.					

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**Open Every Day!**

