



Kathy Greenwell  
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# 6171 Albany Way Drive - Westerville, OH 43081

3 Bedrooms, 2 Full & 1 Half Baths MLS: 225021752

Welcome to this beautifully maintained two-story with a first floor primary suite in the desirable Village at Albany Crossing neighborhood! Offering 3 bedrooms, 2.5 baths, and nearly 1,800 square feet of comfortable living space, this home features a flexible layout and thoughtful updates throughout.

PURCHASE PRICE: \$384,900  
ANNUAL TAXES: \$4,686

ANNUAL INSURANCE (ESTIMATED): \$1,800

## HOUSING PAYMENT INFORMATION

PAYMENT DETAILS:	30 Year Fixed	FHA 30 Yr Fixed	VA FIXED
DOWN PAYMENT:	20.00%	3.50%	0.00%
LOAN AMOUNT:	\$307,920	\$377,928	\$393,175
INTEREST RATE:	7.000%	6.500%	6.625%
APR	7.042%	7.283%	6.898%
POINTS	0.000	0.000	0.000
PRINCIPAL & INTEREST	\$2,048.60	\$2,388.77	\$2,517.54
TAXES / INS. / HOA	\$540.50	\$540.50	\$540.50
MTG. INSURANCE (MI)	\$0	\$169.38	\$0
TOTAL EST MONTHLY PMT. *	\$2,589	\$3,099	\$3,058

Flyer Generated on: 6/17/2025. Payments below include principal and interest and actual payments will be greater. See page 2 for additional Minimum/Maximum Payment information. APR= Annual Percentage Rate. \*Terms of Monthly Repayment:  
30 Year Fixed: 360 payments of \$2,048.60 at 7.000% rate / 7.042% APR  
FHA 30 Yr Fixed: (with MI) 360 payments between \$2,558.14 to \$2,395.59 at 6.500% rate / 7.283% APR  
VA FIXED: 360 payments of \$2,517.54 at 6.625% rate / 6.898% APR  
Rates as of: 6/9/2025.



James Cockerill  
Loan Originator  
NMLS ID 674954  
413 N State Street  
Westerville, OH 43082  
(614) 832-8255 direct  
(614) 832-8255 mobile  
jamescockerill@howardhanna.com  
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Howard Hanna is not a mortgage lender. Howard Hanna Mortgage Services is not licensed to sell real estate. Contact Howard Hanna Mortgage Services directly for questions regarding mortgage products and your eligibility. **Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.**



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## Projected Payment Schedules for Loan Programs

Created on: 6/17/2025

Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.

**Purchase Price:** \$384,900  
**Property Address:** 6171 Albany Way Drive -  
Westerville, OH 43081  
**MLS Number:** Howard Hanna 225021752

**Howard Hanna Mortgage  
Services**  
James Cockerill  
Loan Originator **NMLS ID 674954**  
413 N State Street  
Westerville, OH 43082  
(614) 832-8255  
jamescockerill@howardhanna.com



### 30 Year Fixed:

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$307,920   Down Payment: \$76,980
<b>Payment Calculation</b>	<b>Years 1-30</b>
Interest Rate / APR	7.000% / <b>7.042% APR</b>
Principal & Interest	\$2,048.60
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$540
Mortgage Insurance	+ \$0
<b>Estimated Total Monthly Payment</b>	<b>\$2,589</b>

### FHA 30 Yr Fixed:

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$377,928   Down Payment: \$13,472
<b>Payment Calculation</b>	<b>Years 1-30</b>
Interest Rate / APR	6.500% / <b>7.283% APR</b>
Principal & Interest	\$2,388.77
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$540
Mortgage Insurance	+ \$169
<b>Estimated Total Monthly Payment</b>	<b>\$3,098</b>

### VA FIXED:

- Principal & Interest payment is fixed for 30 years.

Projected Payments	Loan Amount: \$393,175   Down Payment: \$0
<b>Payment Calculation</b>	<b>Years 1-30</b>
Interest Rate / APR	6.625% / <b>6.898% APR</b>
Principal & Interest	\$2,517.54
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$540
Mortgage Insurance	+ \$0
<b>Estimated Total Monthly Payment</b>	<b>\$3,058</b>