



# HOWARD HANNA

REAL ESTATE SERVICES



Kathy Greenwell

Lic.#: 414247

Howard Hanna

413 N. State Street, Westerville, OH 43082

(614) 203-8158 direct

kathygreenwell@howardhanna.com

## 7996 Thornbush Drive - Westerville, OH 43082

5 Bedrooms, 4 Full & 1 Half Baths MLS: 225038401

Experience the ultimate in luxury living with this extraordinary Romanelli & Hughes custom-built home featuring a first-floor primary suite and spectacular panoramic golf course and pond views in the prestigious Medallion Estates community. Nearly 6,200 sq ft of refined living space blends timeless design with exceptional craftsmanship.

PURCHASE PRICE: \$1,195,000

ANNUAL INSURANCE (ESTIMATED): \$3,585

ANNUAL TAXES: \$16,967

### HOUSING PAYMENT INFORMATION

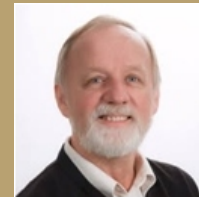
PAYMENT DETAILS:	5/6 Jumbo ARM	7/6 Jumbo ARM	10/6 JUMBO ARM
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DOWN PAYMENT:	25.00%	25.00%	25.00%
LOAN AMOUNT:	\$896,250	\$896,250	\$896,250
INTEREST RATE:	6.250%	6.250%	6.375%
APR	6.910%	6.760%	6.982%
POINTS	0.000	0.000	0.000
PRINCIPAL & INTEREST	\$5,518.37	\$5,518.37	\$5,591.43
TAXES / INS. / HOA	\$1,712.67	\$1,712.67	\$1,712.67
MTG. INSURANCE (MI)	\$0	\$0	\$0
TOTAL EST MONTHLY PMT.*	\$7,231	\$7,231	\$7,304

Flyer Generated on: 10/11/2025.  
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. ARM Rates may increase after consummation.  
\*Terms of Monthly Repayment:  
5/6 Jumbo ARM: 60 payments of \$5,518.37 at 6.250% rate and 300 payments of \$6,046.53 at 7.250% rate / 6.910% APR 7/6 Jumbo ARM: 84 payments of \$5,518.37 at 6.250% rate and 276 payments of \$6,016.26 at 7.250% rate / 6.760% APR 10/6 JUMBO ARM: 10 payments of \$5,591.43 at 6.375% rate and 350 payments of \$5,956.33 at 7.000% rate / 6.982% APR  
Rates as of: 10/10/2025.

# HOWARD HANNA

MORTGAGE SERVICES



James Cockerill

Loan Originator

NMLS ID 674954

413 N State Street

Westerville, OH 43082

(614) 832-8255 direct

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#### For informational purposes only:

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.



NMLS #101561. Howard Hanna Real Estate Services is not a mortgage lender. Offer of credit is subject to credit approval. Contact Howard Hanna Mortgage Services for mortgage products and eligibility. Howard Hanna Mortgage Services is licensed by: The Pennsylvania Department of Banking and Securities as a Mortgage Lender - License number 21415. The Ohio Department of Commerce - Division of Financial Institutions - License number RM.804531.000. The Michigan Department of Licensing and Regulatory Affairs, Office of Financial and Insurance Regulation, First Mortgage Broker/Lender License number FLO022570, Second Mortgage Lender Registration number SR0022571. The West Virginia Division of Banking - License number ML-20884. The North Carolina Office of the Commissioner of Banks - License number L-215626. The State of South Carolina State Board of Financial Institutions - Mortgage Lender/Service License number MLS-101561. Contact a Howard Hanna Mortgage Loan Originator for full details. 1000 Gamma Drive - Pittsburgh, PA 15238 and 6000 Parkland Blvd. - Mayfield Hts., OH 44124. (800)400-4622 mortgage@howardhanna.com. NMLS 101561



## Projected Payment Schedules for Loan Programs

Created on: 10/11/2025

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

**Purchase Price:** \$1,195,000  
**Property Address:** 7996 Thornbush Drive -  
Westerville, OH 43082  
**MLS Number:** Howard Hanna 225038401

**Howard Hanna Mortgage Services**  
James Cockerill  
Loan Originator **NMLS ID 674954**  
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### 5/6 Jumbo ARM:

- Rate is variable. Principal & Interest payment is locked for 5 years then adjusts.
- Rates can go as high as 11.250% and Principal and Interest payment up to \$8,311.
- The index being used is: 30 Day Average SOFR. The Margin is 3%

Projected Payments		Loan Amount: \$896,250 Down Payment: \$298,750			
Payment Calculation	Years 1-5	Years 6 - 5	Years 6 - 6	Years 7 - 30	
Interest Rate / APR	6.250% / <b>6.910% APR</b>	4.250% min 8.250% max	3.250% min 9.250% max	3.000% min 11.250% max	
Principal & Interest	\$5,518.37	\$4,531.83 min \$6,595.66 max	\$4,083.69 min \$7,157.24 max	\$3,977.52 min \$8,311.10 max	
Estimated monthly Taxes, Insurance & Assessments	+ \$1,713	+ \$1,713	+ \$1,713	+ \$1,713	
Mortgage Insurance	+ \$0	+ \$0	+ \$0	+ \$0	
<b>Estimated Total Monthly Payment</b>	<b>\$7,231</b>	<b>\$6,245 - \$8,309</b>	<b>\$5,797 - \$8,870</b>	<b>\$5,691 - \$10,024</b>	

### 7/6 Jumbo ARM:

- Rate is variable. Principal & Interest payment is locked for 7 years then adjusts.
- Rates can go as high as 11.250% and Principal and Interest payment up to \$8,145.
- The index being used is: 30 Day Average SOFR. The Margin is 3%

Projected Payments		Loan Amount: \$896,250 Down Payment: \$298,750			
Payment Calculation	Years 1-7	Years 8 - 7	Years 8 - 8	Years 9 - 30	
Interest Rate / APR	6.250% / <b>6.760% APR</b>	4.250% min 8.250% max	3.250% min 9.250% max	3.000% min 11.250% max	
Principal & Interest	\$5,518.37	\$4,586.53 min \$6,533.67 max	\$4,162.51 min \$7,061.85 max	\$4,062.03 min \$8,144.69 max	
Estimated monthly Taxes, Insurance & Assessments	+ \$1,713	+ \$1,713	+ \$1,713	+ \$1,713	
Mortgage Insurance	+ \$0	+ \$0	+ \$0	+ \$0	
<b>Estimated Total Monthly Payment</b>	<b>\$7,231</b>	<b>\$6,300 - \$8,247</b>	<b>\$5,876 - \$8,775</b>	<b>\$5,775 - \$9,858</b>	

### 10/6 JUMBO ARM:

- Rate is variable. Principal & Interest payment is locked for 0 years then adjusts.
- Rates can go as high as 11.375% and Principal and Interest payment up to \$8,737.
- The index being used is: 30 Day Average SOFR. The Margin is 2.75%

Projected Payments		Loan Amount: \$896,250 Down Payment: \$298,750	
Payment Calculation	Years 1-0	Years 1 - 30	
Interest Rate / APR	6.375% / <b>6.982% APR</b>	2.750% min 11.375% max	
Principal & Interest	\$5,591.43	\$3,690.92 min \$8,736.67 max	
Estimated monthly Taxes, Insurance & Assessments	+ \$1,713	+ \$1,713	
Mortgage Insurance	+ \$0	+ \$0	
<b>Estimated Total Monthly Payment</b>	<b>\$7,304</b>	<b>\$5,404 - \$10,450</b>	

