

AT A GLANCE · ESTIMATES

Craftsman on Elm 1842 Elm Street, Springfield Purchase price \$475,000 Cash to move in \$123,562 Monthly cost \$2,994 All-in + wants \$566,562	Maple cul-de-sac 57 Maple Court, Springfield Purchase price \$529,000 Cash to move in \$126,870 Monthly cost \$3,384 All-in + wants \$592,870	Birch townhome 310 Birch Lane, Springfield Purchase price \$438,000 Cash to move in \$104,815 Monthly cost \$3,001 All-in + wants \$457,015
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DETAILS

Craftsman on Elm

Maple cul-de-sac

Birch townhome

PRICE

Purchase price	\$475,000	\$529,000	\$438,000
Discount from list	2.86%	0%	1.57%
Price per sq ft	\$244	\$230	\$258
Discount from your fair value	—	—	—

CASH · ESTIMATED

Cash to close, before deposits	\$112,962	\$125,770	\$103,715
Cash to move in	\$123,562	\$126,870	\$104,815
Savings left after move-in	\$36,438	\$33,130	\$55,185
Saved vs. down payment	\$15,000	\$4,200	\$22,400
Above / below your reserve	\$16,438	\$13,130	\$35,185

MONTHLY COST · ESTIMATED

Today	\$2,994	\$3,384	\$3,001
In 3 years	\$3,048	\$3,448	\$3,072
In 5 years	\$3,087	\$3,495	\$3,123

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MONTHLY COST + MAINTENANCE + UTILITIES · ESTIMATED

Today	\$3,700	\$4,185	\$3,606
In 3 years	\$3,810	\$4,312	\$3,725
In 5 years	\$3,888	\$4,403	\$3,811

ALL-IN · ESTIMATED

Repairs before move-in	\$9,500	\$0	\$0
Repairs that can wait	\$4,200	\$6,000	\$0
All-in cost	\$507,762	\$556,070	\$455,215
Wants to add	\$58,800	\$36,800	\$1,800
All-in + wants	\$566,562	\$592,870	\$457,015

WANTS

Wants it already has	\$6,500	\$28,500	\$35,000
Wants it can't add	0	0	2

HOME

Square feet	1,950	2,300	1,700
Lot size	7,200 sq ft (0.17 acres)	9,800 sq ft (0.22 acres)	2,400 sq ft (0.06 acres)
Bedrooms	3	4	3
Bathrooms	2	2.5	2.5
Year built	1928	2004	2016

PROS & CONS

Pros	♥ Walkable neighborhood Large yard Good natural light	♥ Cul-de-sac Move-in ready Good school district	♥ Close to work Updated kitchen Garage
Cons	Old roof Small bedrooms	Long commute	🚫 Road noise High HOA Small yard

♥ Love it

🚫 Deal-breaker

DETAILS			
	● Craftsman on Elm	● Maple cul-de-sac	● Birch townhome
NOTES			
	Loved the porch. Ask about the age of the furnace.	Solar is already paid off. HOA covers the common areas.	HOA includes exterior maintenance.