



Buying a home can be intimidating. Where can you go to find the costs at closing and the payment after closing without giving out your contact information? JohnMarbury.com

If you are buying an Alabama home in Jefferson, Shelby, Madison, Tuscaloosa, or Lauderdale counties, we have the tools that will calculate logical estimates using the millage rates of the 5 counties mentioned.

The site does not require that you give us your contact information to use the tool. If you find this information useful we hope you will reach out to us with any questions and possible specific financing options, and [Apply Now!](#)



If you need help contact:

John Marbury
Mortgage Banker
205-266-5669

john.marbury@colonybank.com

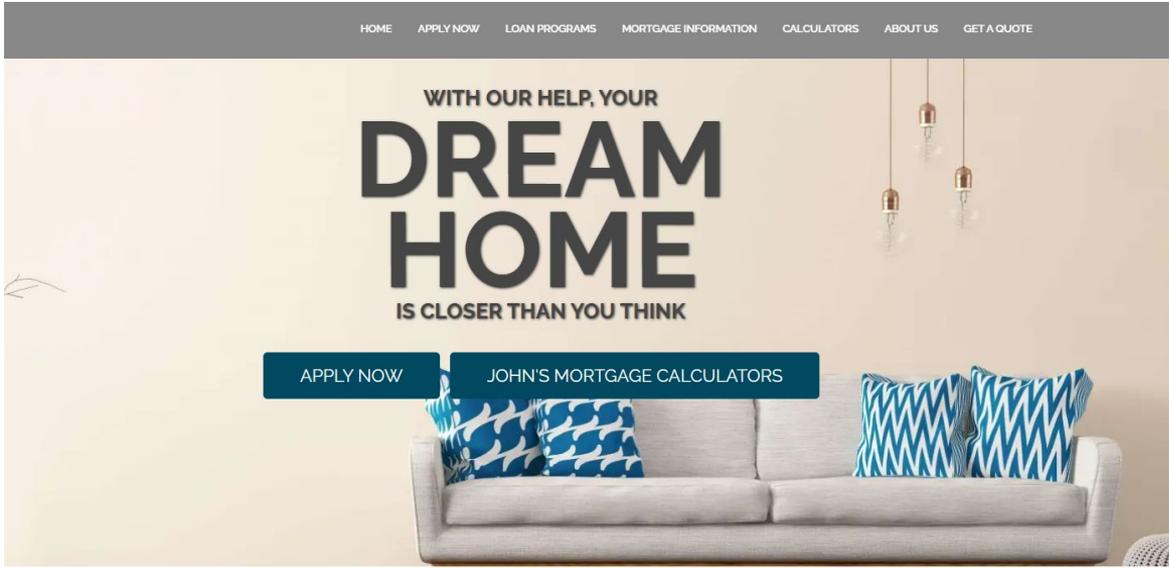
NMLS# 740833

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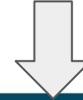
Click on the following link: www.johnmarbury.com

John Marbury.com

Then click



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In order to better serve you, please select on the the following

Buying

Use our mortgage and closing calculator with up-to-date information about local property tax and insurance to get an accurate estimate of your payment and closing costs in the following Alabama areas:

- Jefferson county
- Shelby county
- Madison county
- Tuscaloosa county

[Get Started](#)



Click

Selling

Use our closing calculator with up-to-date information about local property tax and insurance to get an accurate estimate of the net proceeds from the sale of your home in the following Alabama areas:

- Jefferson county
- Shelby county
- Madison county
- Tuscaloosa county

[Get Started](#)

Refinancing

Use our refinance calculator with up-to-date information about local property tax and insurance to get an accurate estimate of your payment and closing costs in the following Alabama areas:

- Jefferson county
- Shelby county
- Madison county
- Tuscaloosa county

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Purchaser's Calculator

30 year fixed rate mortgage

Purchase price

Down payment

Seller paid closing costs

Interest rate %

Proposed closing date

Property location

[\(use advanced calculator\)](#)

Calculate

Fill in the information. You can always go back and make changes. This is a conventional loan calculator, and typically we will require at least 5% down and 20% down without pmi. We do have special programs that do not require pmi on less the 20% down.

Put in \$0 for seller paid closing cost or whatever you want them to pay.

You contact John to get up to date rates or [Click Freddie Mac Average Rate for the week](#) (See below)

U.S. weekly averages as of 12/15/2022

30-Yr FRM	1-Wk change	▼ -0.02
	1-Yr change	^ 3.19
6.31%	4-Wk avg.	6.43%
	52-Wk avg.	5.22%



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30 year mortgage

Purchase price

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Interest rate %

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Property location

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Click



Calculate

In this example we used a \$400,000 sales price with 5% down ($\$400,000 \times 0.05$) or \$20,000. Freddie Mac Rate of 6.31% posted on 12/15/22. Closing Date of 1/31/22 in Jefferson County Birmingham. The PMI rate of 0.25% (0.0025) will automatically calculate unless you put in manually by clicking [\(use advanced calculator\)](#).



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Below is the information that shows up after you click

Calculate

Loan Information	
Terms	30 years
Interest rate:	6.310%
PMI Rate:	0.25%
Payment: (show details)	\$2,851.24



Settlement	
Total Settlement Costs: (show details)	\$409,349.06
Total Settlement Credits: (show details)	\$380,675.18
Funds Needed for Closing	\$28,673.89



Apply Now



Click to apply online.

Above you will find the Payment and the Funds need to close. If you want more information click [\(show details\)](#) on the site. See the next page for itemization of all the costs.

Sharable Link

https://www.johnsmortgagecalculator.com/purchasers_cal  Copy



Click Copy here and you can paste to share by text or Email.



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Loan Information

Terms	30 years
Interest rate:	6.310%
PMI Rate:	0.25%
Payment:	\$2,851.24
P&I payment: (show amortization)	\$2,354.57
Monthly homeowners:	\$154.17
Monthly property tax:	\$263.33
Monthly PMI Payment:	\$79.17

Settlement

Total Settlement Costs:	\$409,349.06
Purchase Price:	\$400,000.00
Closing Costs:	\$5,421.00
Lender's Title Fee:	\$50.00
Lender's Title Search Fee:	\$300.00
Administrative Fee:	\$990.00
Appraisal:	\$585.00
Credit:	\$75.00
Flood:	\$17.00
Appraisal Final:	\$100.00
Tax Service Fee:	\$0.00
CPL:	\$25.00
Mortgage Recording:	\$69.00
Transfer Loan:	\$570.00
Transfer Deed:	\$20.00
Origination Fee:	\$0.00
Discount Fee:	\$0.00
Owner's Title Insurance:	\$1,100.00
Survey:	\$350.00
Deed Recording:	\$20.00
Closing Agent Fee:	\$950.00
Termite:	\$200.00
Prepaid Items:	\$3,169.11
Days of prepaid interest:	1
Per Diem Interest Amount:	\$66.61
Prepaid Interest:	\$66.61
Home Owners Insurance:	\$1,850.00
Escrow Deposit (details)	\$1,252.50
Property Taxes Due	\$0.00
Prorated City Taxes:	\$758.96
Total Settlement Credits:	\$380,675.18
Loan amount:	\$380,000.00
Seller paid closing costs:	\$0.00
Prorated County Taxes:	\$675.18
Funds Needed for Closing	\$28,673.89

Programs, rates, terms and conditions are subject to change without notice. Rates may vary depending on each individual's credit history and underwriting factors. The disclosed closing costs, taxes and insurance are based on estimates; actual costs, taxes insurances and the proration paid by the seller may vary. Not all borrowers qualify for all programs, must meet underwriting guidelines and are subject to credit review and approval. This does not constitute a commitment to lend. For mortgage loans other than fixed rate loans, it is possible that the borrows' payment may increase substantially after consummation. This is not a Colony Bank tool and the results of this tool does not constitute an application or loan estimate.



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