



BACK TO SCHOOL SALES PROMOTION

Giving you another reason to pack your bags!

RATES AS LOW AS
4.625%*
(6.331% APR)
 PLUS AN ADDITIONAL
\$5,000
 LENDER CREDIT*

Our **Back to School Sales Promotion** is only here for a **limited time!** Get an **interest rate as low as 4.625%* (6.331% APR)** plus a **\$5,000 lender credit to use towards closing costs***.

Curious how it works? Here's an example of how a Temporary 2-1 Rate Buydown can help you save BIG on your monthly payment!

Financing Notes	CONV 2/1 Buydown	Cash To Close	Housing Expense
Sales Price	\$560,000	Down Payment	\$122,000
% Down	20.00%	Closing Costs	\$4,788
First Loan	\$448,000	Prepays/Impounds	\$2,898
Term	30 Years	Cost of Buydown	\$10,380
Rate	4.625%	LNDR and SLR Credit	-\$15,380
APR*	6.331%	Total \$ Required	\$114,686
		First Loan P & I	\$2,303
		Taxes, Ins & MI	\$303
		HOA	\$83
		Total Mnthly Pmt	\$2,690

*APR = Annual Percentage Rate



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LOAN 1: TEMPORARY 2/1 BUYDOWN

Years	Rate	Payment
1	4.625%	\$2,303
2	5.625%	\$2,579
3-30	6.625%	\$2,869

Payment and rate does not adjust after year 3. Fully indexed rate is 6.625% with a payment of \$2,869. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.

*Rates effective 08/22/25. Hypothetical scenarios are meant to be informational only and do not factor in borrower information, and are subject to modifications related to property type, occupancy type, loan amount, loan-to-value ratio, credit score and other variables. Interest rates and annual percentage rates (APRs) are hypothetical only and based on current pricing. Loans are subject to credit approval. Rates and fees are subject to change without notice. The above comparison is for example only and is not an offer of credit or a commitment to lend.