

MOVE IN READY PATIO TOWNHOMES August 2025!

Our Featured Home of the Week qualifies for an exclusive 3-2-1 Rate Buydown—designed to ease you into homeownership with lower payments now and FIXED rate protection later. Refinance later at a discount.

For today's rate go to: www.dyanettimortgageos.my.canva.site/hillcrest-terrace or scan the code image below.

Check out how much you save with a start rate of 3.875%

| Interest Rate | Monthly Payment | Monthly Savings | Payments | Annual Savings |
|---------------|-----------------|-----------------|----------|----------------|
| 3.875% | \$2,023.71 | \$803.45 | 12 | \$9,641.36 |
| 4.875% | \$2,277.50 | \$549.66 | 12 | \$6,595.90 |
| 5.875% | \$2,545.74 | \$281.42 | 12 | \$3,377.00 |

Assumes a 20% down conventional loan amount of \$430,360 with a 740 credit score

Example on 8.21.25

Total Temporary Buydown Savings & Cost to Seller: \$19,614.26

Total PITI payment including est. taxes and insurance

Builder pays 1st year of HOA fees Year 1 \$2,495.71 Year 2 \$2,752.50

Year 3 \$3,020.74



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