



CURRENT LOAN PROGRAM HIGHLIGHTS

Conventional

RATE: 6.375%
POINTS: 0.095%
PI (Principal & Interest) :
\$1,656.90

FHA

RATE: 5.625%
POINTS: -0.018%
PI (Principal & Interest) :
\$1,557.48

VA

RATE: 5.635%
POINTS: 0.122%
PI (Principal & Interest) :
\$1,530.70

Principal, Interest, and MI payment does not include taxes and insurance premiums, which will result in a higher actual monthly payment. Rates are current as of 10/03/25 and subject to borrower approval. APR figures are based on estimated finance charges as shown above. Payment includes a one-time upfront Mortgage Insurance Premium (MIP) at 1.75% of the base loan amount and a monthly MIP calculated at 0.55%. The 0.55% monthly MIP is required for a specific period regardless of down payment or equity in the home.



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CURRENT LOAN PROGRAM HIGHLIGHTS

Conventional

Purchase Price	\$279,900
Loan Amount	\$265,905
Note Rate	6.375%

Buydown Plan: 2-1					
Year	Rate	Total Monthly Payment	Payment by Borrower	Monthly Buydown	Annual Buydown
1	4.375%	\$1,658.90	\$1,327.62	\$331.28	\$3,975.32
2	5.375%	\$1,658.90	\$1,488.99	\$169.91	\$2,038.92
3-30	6.375%	\$1,658.90	\$1,658.90	\$0.00	\$0.00
				Total Buydown Subsidy	\$6,014.24
				IPC % (buydown as % of purchase price)	2.15%
				Points (buydown as % of loan amount)	2.26%

Buydown Plan: 1-0					
Year	Rate	Total Monthly Payment	Payment by Borrower	Monthly Buydown	Annual Buydown
1	5.375%	\$1,658.90	\$1,488.99	\$169.91	\$2,038.92
2-30	6.375%	\$1,658.90	\$1,658.90	\$0.00	\$0.00
				Total Buydown Subsidy	\$2,038.92
				IPC % (buydown as % of purchase price)	0.73%
				Points (buydown as % of loan amount)	0.77%



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CURRENT LOAN PROGRAM HIGHLIGHTS

FHA/VA

Purchase Price	\$279,900
Loan Amount	\$265,905
Note Rate	5.625%

Buydown Plan: 2-1					
Year	Rate	Total Monthly Payment	Payment by Borrower	Monthly Buydown	Annual Buydown
1	3.625%	\$1,530.70	\$1,212.66	\$318.04	\$3,816.43
2	4.625%	\$1,530.70	\$1,367.12	\$163.58	\$1,962.92
3-30	5.625%	\$1,530.70	\$1,530.70	\$0.00	\$0.00
				Total Buydown Subsidy	\$5,779.35
				IPC % (buydown as %	2.06%
				Points (buydown as % of loan amount)	2.17%

Buydown Plan: 1-0					
Year	Rate	Total Monthly Payment	Payment by Borrower	Monthly Buydown	Annual Buydown
1	4.625%	\$1,530.70	\$1,367.12	\$163.58	\$1,962.92
2-30	5.625%	\$1,530.70	\$1,530.70	\$0.00	\$0.00
				Total Buydown Subsidy	\$1,962.92
				IPC % (buydown as %	0.70%
				Points (buydown as % of loan amount)	0.74%



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