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 Your actual rate, payment, and costs
 could be higher. Get an official Loan
 Estimate before choosing a loan.

4960 PISMO RAY DRIVE - KATY, TX 77493

4 Bedrooms, 2 Full & 1 Half Baths • MLS: 97939711

PURCHASE PRICE: \$359,900
ANNUAL TAXES: \$11,917
ANNUAL INSURANCE: \$2,879 (EST.)
HOA ASSOCIATION FEE: \$1,734 (ANNUAL)

This two story 4-bed, 2.5-bath home with 2,412 sqft located in Sunterra community. The open-concept layout features a spacious living, dining, and kitchen area with island and pantry—perfect for everyday living and entertaining. The primary suite is on the first floor with double sinks, soaking tub, and separate shower. Upstairs offers three additional bedrooms and a full bath.

HOUSING PAYMENT INFORMATION

PAYMENT DETAILS:	FHA 30 Year Fixed	30yr Fixed 5% down	VA 30 Year Fixed
DOWN PAYMENT:	3.50%	20.00%	0.00%
LOAN AMOUNT:	\$353,381	\$287,920	\$367,638
INTEREST RATE:	5.500%	6.125%	5.250%
APR	6.414%	6.355%	5.655%
POINTS	0.250	1.000	0.500
PRINCIPAL & INTEREST	\$2,006.46	\$1,749.43	\$2,030.11
TAXES / INS. / HOA	\$1,377.52	\$1,377.52	\$1,377.52
MTG. INSURANCE (MI)	\$158.21	\$0	\$0
TOTAL EST MONTHLY PMT.*	\$3,542	\$3,127	\$3,408

Flyer Generated on: 3/11/2026. Payments below include principal and interest and actual payments will be greater. See page 2 for additional Minimum/Maximum Payment information. APR= Annual Percentage Rate. *Terms of Monthly Repayment: FHA 30 Year Fixed: (with MI) 360 payments between \$2,164.67 to \$2,012.21 at 5.500% rate / 6.414% APR 30yr Fixed 5% down: 360 payments of \$1,749.43 at 6.125% rate / 6.355% APR VA 30 Year Fixed: 360 payments of \$2,030.11 at 5.250% rate / 5.655% APR Rates as of: 3/10/2026.

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan. Advertised monthly payment is for illustrative purposes only and assumes above sales price and borrower qualification. Rates above reflect 30 day pricing. Rates, terms and availability of loan programs are subject to change without notice. Rate and APR will vary based on factors such as points, loan amount, loan-to-value, borrower's credit, property type and occupancy. Minimum credit score required. Not a commitment to lend. For informational purpose only; not intended as legal, tax or financial advice. Monthly payment includes estimated principal, interest, taxes, insurance and estimated mortgage insurance premium, when applicable, only. Loan programs are subject to underwriting guidelines which are subject to change without notice, which limit 3rd party contributions, and occupancy status in home.

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Projected Payment Schedules for Loan Programs

Created on: 3/11/2026

Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.

Purchase Price: \$359,900

Property Address: 4960 Pismo Ray Drive - Katy,
TX 77493

MLS Number: HAR 97939711

TruLuxe Capital *powered by My

Community Mortgage

Heather Woods

Sales Manager **NMLS ID 833399**

Company NMLS# 2408499

(210) 392-8299

heather@truluxecapital.com



FHA 30 Year Fixed:

- Principal & Interest payment is fixed for 30 years.

Projected Payments	
Payment Calculation	Loan Amount: \$353,381 Down Payment: \$12,597
	Years 1-30
Interest Rate / APR	5.500% / 6.414% APR
Principal & Interest	\$2,006.46
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$1,378
Mortgage Insurance	+ \$158
Estimated Total Monthly Payment	\$3,542

30yr Fixed 5% down:

- Principal & Interest payment is fixed for 30 years.

Projected Payments	
Payment Calculation	Loan Amount: \$287,920 Down Payment: \$71,980
	Years 1-30
Interest Rate / APR	6.125% / 6.355% APR
Principal & Interest	\$1,749.43
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$1,378
Mortgage Insurance	+ \$0
Estimated Total Monthly Payment	\$3,127

VA 30 Year Fixed:

- Principal & Interest payment is fixed for 30 years.

Projected Payments	
Payment Calculation	Loan Amount: \$367,638 Down Payment: \$0
	Years 1-30
Interest Rate / APR	5.250% / 5.655% APR
Principal & Interest	\$2,030.11
Estimated monthly Taxes, Insurance & HOA/Dues	+ \$1,378
Mortgage Insurance	+ \$0
Estimated Total Monthly Payment	\$3,408