

\$25,000 SELLER CREDITS



These credits can be used to help reduce your cash needed for closing and / or lower your monthly mortgage payment. They can also be split between your mortgage and personal touches to your new home!

OPTION 1

**APPLY CREDITS
TOWARDS CLOSING FEES
AND A 2/1 TEMP BUYDOWN**

CASH TO CLOSE

- **ONLY YOUR DOWN PAYMENT**
 - **NO CLOSING FEES**

MORTGAGE RATE

- **4.500% FOR 12 MONTHS**
- **5.500% FOR NEXT 12 MONTHS**
- **6.500% REMAINING TERM**

OPTION 2

**APPLY CREDITS
TOWARDS CLOSING FEES, A
1/0 TEMP BUYDOWN, AND
REMAINING ~\$10K FOR
HOME IMPROVEMENTS**

CASH TO CLOSE

- **ONLY YOUR DOWN PAYMENT**
 - **NO CLOSING FEES**

MORTGAGE RATE

- **5.500% FOR 12 MONTHS**
- **6.500% REMAINING TERM**

*MORTGAGE RATES ARE DETERMINED BY PROGRAM, DOWN PAYMENT, AND CREDIT SCORES...RATES ALSO FLUCTUATE DAILY. EQUAL HOUSING LENDER.