

# SUMMER SAVINGS

# 3.625 % INTEREST RATE\*

TAKE THE GUESS WORK OUT OF YOUR SUMMER MOVE

- ✓ Below Market Interest Rate\*
- ✓ Summer Move-In
- ✓ Top Quality Features & Finishes



SITTERLE HOMES

**SmartChoice**  
MORTGAGE

\*For example, on a \$649,000 home with a 10% down payment, loan amount \$584,100, a 740 FICO score on a 30-year conventional loan, closing costs are estimated to be \$9,600, with a note rate of 5.625% | 5.691% APR, the interest rate and principal and interest payments are as follows: Year 1 - P&I payment of \$2,663.80 calculated at 3.625%; Year 2 - P&I payment of \$3,003.09 calculated at 4.625%; and Year 3-30 - P&I payment of \$3,362.41 calculated at the note rate of 5.625% for the life of the loan. Principal and interest only payments shown. Does not include mortgage insurance, property taxes, hazard insurance, and HOA dues. An escrow account is created that the builder deposited money in to "buydown" the difference in the subsidized monthly payment amount and the note rate. Available for homebuyers with Sitterle Homes with purchase contracts signed 6/1/23 or later. Not valid after 6/30/23. Rates change daily. The 2-1 buydown option is not available for all loan programs or all loan amounts. Available for qualified Sitterle Homes buyers. All terms and conditions subject to credit approval, market conditions and availability. ©2023 Smart Choice Mortgage, LLC is a dba of Smart Choice Mortgage, a Texas Limited Liability Company, is headquartered at 3424 Paesanos Parkway, Suite 201B, Shavano Park, TX 78231 NMLS #1371507. Equal Housing Lender.

