

# RATE BUYDOWNS ARE BACK!

*Courtesy of Arbor Custom Homes*

**2.875%** (Years 1 and 2)

**3.875%** (Year 3)

**4.875%** (Years 4 - 30)

Estimated **savings of \$93,309** over the life of the loan.  
Savings are based on today's rate of 5.125% for a 30 year fixed mortgage.

Interest rate and payment illustrations are below. Contact us for current rates.

Loan with 20% down payment	Years 1 - 2 2.875%	Year 3 3.875%	Years 4 - 30 4.875%
<b>\$250,000</b> purchase price	APR: 5.0148% Monthly Payment: \$829.78	APR: 5.0148% Monthly Payment: \$940.47	APR: 5.0148% Monthly Payment: \$1058.42



ccb# 104847

Interest rate and payments may increase after consummation. The payment amounts provided do not include homeowner's insurance or property taxes which must be paid in addition to your loan payment. Your actual payment may be higher. Your loan's interest rate will depend upon the specific characteristics of the loan transaction and your credit profile up to the time of closing. If the down payment is less than 20%, mortgage insurance may be required and could increase the monthly payment and APR. Terms are subject to loan qualification and closing with Wells Fargo Home Mortgage, Seller's preferred lender. Rate buy down incentive may not be used with any other advertised discounts or incentives and must be disclosed in purchase agreement. Home must close by April 19, 2010.



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