

ON FHA LOANS

(5.752% APR)\*

& VA LOANS

(5.296% APR)\*\*

THIS OFFER MAY NOT BE COMBINED WITH OTHER INCENTIVES.

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Silverton Mortgage is authorized to originate FHA and VA loans, but it is not an agent of, or affiliated with, the U.S. Government.

## ALL LOANS ARE SUBJECT TO CREDIT APPROVAL.

\*Contact your Goodall Homes sales manager for a list of eligible homes. Contracts written on or after 4/17/2024. Loan must close before 12/13/2024. All terms and conditions subject to credit approval, market conditions and availability. Silverton Mortgage has locked in a fixed interest rate for a pool of funds. Rates only available until pool of funds is depleted or rate expires. Example of 96.5% LTV (3.5% Cash Down) FHA Loan Program with \$400,000.00 sales price. \$392,755.00 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$2,105.99 each (P&I only). Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. 3.5% cash down payment of \$14,000 required. Example assumes 680 credit score and includes \$1,495 origination fee, 5.752% APR, and 4.99% interest rate as of 4/17/2024. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state.

\*\*Example of 100% LTV (0% Cash Down) VA Loan Program with \$400,000.00 sales price. \$400,000.00 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$2,215.62 each (P&I only). Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. 0% cash down payment of \$0 required. Example assumes 680 credit score, 5.296% APR, and 4.99% interest rate as of 4/17/2024. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state.

