

4.49%

FHA (5.249% APR)*
VA (4.616% APR)**

4.99%

CONVENTIONAL
(5.147% APR)***

FHA, VA and CONVENTIONAL RATE SPECIALS

When you purchase a **New Legacy Home** and finance with
Silverton Mortgage by December 31, 2025.*



FOR MORE INFORMATION
256-361-9104
VISIT OUR WEBSITE



Legacy-Homes.com

SCAN OR CLICK QR CODE TO VIEW SPECIALS ON OUR WEBSITE



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

ALL LOANS ARE SUBJECT TO CREDIT APPROVAL.

***Example of 96.5% LTV FHA Loan Program** with \$350,000.00 sales price. \$343,660.00 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$12,250.00 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. Down payment of \$12,250 required. Example assumes 780 credit score and includes \$1,495 origination fee, **5.249% APR**, and 4.49% interest rate as of 11/4/25. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state. Contact your Legacy Homes sales manager for a list of eligible homes. Contracts written on or after 11/4/2025. Loan must close before 3/4/26. 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 100% LTV (0% Cash Down) VA Loan Program** with \$350,000.00 sales price. \$350,000.00 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$1,793.46 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 780 credit score, **4.616% APR**, and 4.49% interest rate as of 11/4/25. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state. Contact your Legacy Homes sales manager for a list of eligible homes. Contracts written on or after 11/4/2025. Loan must close before 3/4/26. 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 75% LTV Conventional Loan Program** with \$400,000.00 sales price. \$300,000.00 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$1,608.63 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. Down payment of \$100,000 required. Example assumes 780 credit score and includes \$1,495 origination fee, **5.147% APR**, and 4.99% interest rate as of 11/4/25. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state. Contact your Legacy Homes sales manager for a list of eligible homes. Contracts written on or after 11/4/25. Loan must close before 3/4/26. 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.

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