

3.875%

5.539%APR

ARM FORWARD COMMITMENT PROGRAM

When you purchase a **New Legacy Home** and finance with
Silverton Mortgage by October 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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ALL LOANS ARE SUBJECT TO CREDIT APPROVAL

*Contact your Legacy Homes sales manager for a list of eligible homes. Contracts written on or after 09/02/2025. Loan must close before 12/31/2025. 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 (25% Cash Down) 7/6 ARM Loan Program** with \$400,000.00 sales price. \$300,000.00 loan amount - 7-yr adjustable rate loan (30-year term) with zero points based on 0- monthly payments. 25% cash down payment of \$100,000.00 required. Example includes \$1,495.00 origination fee, 5.539% APR, and 3.875% interest rate as of 09/02/2025. Initial monthly payment will be \$1,410.71.00 (principal and interest only). After the initial fixed rate period and subject to the interest rate adjustment caps, the maximum first adjusted rate for this example will never be more than 8.875% with a first adjustment maximum payment of \$2,386.93 (principal and interest only). The maximum lifetime rate will never be more than 8.875% with an estimated maximum monthly payment (principal and interest only) of \$2,386.93. Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Your interest rate and payment may increase with the first or any subsequent adjustment. This example assumes the Treasury index will be used throughout the life of the loan and will not change. Fees, other charges, and terms subject to change. Available loan programs and terms will vary by state.

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