



Homebuyer's CHOICE

Event

YOUR HOME. YOUR CHOICE.



SCHEDULE AN APPOINTMENT *with our* COMMUNITY SALES MANAGERS

TO CREATE YOUR TAILORED SAVINGS PLAN!

3.875%

5.539% APR*

ARM FORWARD COMMITMENT PROGRAM

Through Silverton Mortgage, you'll have access to competitive financing options designed to fit your budget. This makes homeownership attainable and gives you the power to plan ahead. Our 7/6 ARM* provides borrowers with a fixed rate for 7 years and then adjusts once every 6 months thereafter.

All trademarks are the property of their respective owners. **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.

Vanderbilt Mortgage and Finance, Inc. dba Silverton Mortgage, 1201 Peachtree St NE, Ste 2050, Atlanta, GA 30361, 404-815-0291, NMLS 1561, (<http://www.nmlsconsumeraccess.org/>). AZ Lic. #BK-0902616, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act license, Licensed by the N.J. Department of Banking and Insurance, Licensed by PA Dept. of Banking and Securities, Rhode Island Licensed Lender. Licensing information: <https://silvertonmortgage.com/licensing/>. All information is believed accurate and subject to change without notice. 09/2025

