



# Homebuyer's CHOICE

Event

YOUR HOME. YOUR CHOICE.



## SCHEDULE AN APPOINTMENT *with our* COMMUNITY SALES MANAGERS

TO CREATE YOUR TAILORED SAVINGS PLAN!

# 4.99%

**FHA (5.747% APR)  
VA (5.296% APR)  
USDA (5.55% APR)**

# 5.49%

**CONVENTIONAL  
(5.558% APR)**

All trademarks are property of their respective owners.

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. MAY NOT BE COMBINED WITH OTHER INCENTIVES. Contact your (Goodall Homes or Legacy Homes) New Home Consultant for a list of eligible homes.**

Contracts written on or after 8/28/25. Loan must close before 12/26/25. 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 sales price. \$300,000 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$1701.49 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, 5.558% APR, and 5.49% interest rate as of 8/15/25. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state.

**Example of 96.5% LTV (3.5% Cash Down) FHA Loan Program** with \$400,000 sales price. \$392,755 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$2105.99 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 780 credit score and includes \$1,495 origination fee, 5.748% APR, and 4.99% interest rate as of 8/28/25. 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 sales price. \$413,200 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at \$2215.62 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 780 credit score, 5.296% APR, and 4.99% interest rate as of 8/28/25. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state.

