

# LAVENDER place



## INTEREST RATES AS LOW AS

# 4.99%

ON FHA LOANS (5.748% **APR**)\* & VA LOANS (5.296% **APR**)\*\*

# 5.49%

ON CONVENTIONAL LOANS (5.558% **APR**)\*\*\*

#### Silverton Disclaimers:

All trademarks are the property of their respective owners. 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 \$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. 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 05/23/2025. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state. Contact your Berkeley Building Co. sales manager for a list of eligible homes. Offer valid on contracts written between 07/01/2025 and 08/31/2025. Loan must close before 02/02/2026. 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 \$400,000.00 sales price. \$413,200.00 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 780 credit score, **5.296% APR**, and 4.99% interest rate as of 05/23/2025. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state. Contact your Berkeley Building Co. sales manager for a list of eligible homes. Offer valid on contracts written between 07/01/2025 and 08/31/2025. Loan must close before 02/02/2026. 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 \$1,701.49 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 05/23/2025. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state. Contact your Berkeley Building Co. sales manager for a list of eligible homes. Offer valid on contracts written between 07/01/2025 and 08/31/2025. Loan must close before 02/23/2026. 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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#### Berkeley Disclaimers:

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**THESE OFFERS MAY NOT BE COMBINED  
WITH BERKELEY'S BUILDING CO.'S**

**\$15K LAVENDER PLACE BUILDER CREDIT**



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