

Homebuyer's CHOICE Event

YOUR HOME. YOUR CHOICE.



SCHEDULE AN APPOINTMENT *with our* COMMUNITY SALES MANAGERS

TO CREATE YOUR TAILORED PAYMENT PLAN

4.99%

**FHA (5.748% APR)
VA (5.296% APR)
USDA (5.55% APR)**

5.49%

**CONVENTIONAL
(5.558% APR)**

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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 6/24/25. Loan must close before 10/22/25. 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 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 6/24/25. 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 6/24/25. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state.

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 6/13/25. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state.

