



## 30-Year Fixed Rate with 2/1 Buydown Program

Limited Time Only on Select Homes



### SAVINGS EXAMPLE:

**Purchase Price:** \$700,000

**Loan Amount:** \$560,000

**30 Year Fixed Rate:** 6.490%

	Effective Rate (APR 6.750%)†	Monthly Mortgage (Principal & Interest)	Monthly Savings*
Year 1	4.490%	\$2,834.11	\$887.89
Year 2	5.490%	\$3,176.11	\$545.89
Year 3-30	6.490%	\$3,535.90	\$186.10

\* monthly savings calculated as compared to the same loan at current, unsubsidized market rate of 6.99% (APR 7.04%)

855.767.GWHL | [gwhl@greatwesternhomeloans.com](mailto:gwhl@greatwesternhomeloans.com)

†Offers, incentives, and seller contributions, if any, vary by community and are subject to certain terms, conditions and restrictions. Valid for new buyers only that sign a Sales Agreement for select quick move-in homes on or after 5/1/25 and close by 6/30/25. Williams Homes reserves the right to change or withdraw any offer at any time. Rate quoted 5/2/2025 and are subject to change without notice. Rate/ APR based on minimum 20% down, maximum \$806,500 Conventional loan amount and 740 qualifying credit score on a Primary Residence purchase. 2/1 Buydown reduces principal and interest payment rate below the 6.49% Note rate for the first two years after closing. Example: 4.49% first year, 5.49% second year, then 6.49% in years 3-30. Payment factors per \$1,000: 4.49% is \$5.06, 5.49% is \$5.67, 6.49% is \$6.31. Minimum \$250,000 loan amount. Excludes FHA/VA loans. Additional costs apply for credit scores under 740 and/or condominiums with less than 25% down, which may increase rate/APR. For Conventional loan qualified buyers only, other programs available. Incentives subject to maximum interested party contribution limits based on loan program and down payment. Not to be combined with any other offer. This is not an offer to lend. Loans are subject to credit approval. Lender guidelines, restrictions and conditions may apply. Financing provided by Great Western Home Loans: NMLS #1829215 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)), see GreatWesternHomeLoans.com for licensing information. Licensed by the Dept. of Business Oversight under the California Residential Mortgage Lending Act, CA DRE# 0208823