





Happiness Lives Here!

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*For example, on a 30-year FHA loan, \$350,000 home with a 3.5% down payment, \$343,660 loan amount, 680 FICO score, \$7,800 in closing costs, with a note rate of 5.49% (6.295% APR (includes upfront MIP), the monthly principal and interest payments would be \$1949.11. Principal and interest only payment shown. Does not include mortgage insurance, property taxes, hazard insurance, and HOA dues. 30-day lock expiration. Or, on a 30-year FHA loan, \$350,000 home with a 3.5% down payment, \$343,660 loan amount, 680 FICO score, \$7,800 in closing costs, with a note rate of 5.49% (6.295% APR (includes upfront MIP), the monthly buydown principal and interest payments are as follows: Year 1 - P&IP apyment of \$1,734.23 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.23 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.23 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.23 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,734.21 calculated at 4.49% interest rate; and Year 3.30 - P&IP apyment of \$1,744.30 - Apyment 3.30 - Apyment