



\$649,900

221 VOUVRAY ST

4.500% INTEREST RATE

(FOR THE FIRST YEAR | APR 7.516%)

**PLUS REFINANCE WITH
NO LENDER FEES WHEN RATES IMPROVE!**



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CHRIS CZERNEK, RESIDENTIAL MORTGAGE LOAN ORIGINATOR, NMLS #2799927. BTB HOME LOANS, 6400 LOHMAN FORD ROAD. STE 2-C, LAGO VISTA, TX 78645
NMLS #2820219, RESIDENTIAL MORTGAGE LOAN COMPANY. NOTE RATE 7.500% | APR 7.516% | \$519,920 CONVENTIONAL PURCHASE LOAN | 30-YEAR FIXED |
80% LTV (\$129,980 DOWN) | 0.090% DISCOUNT POINTS (\$465.36) | 740 CREDIT SCORE. RATES EFFECTIVE 9/25/2026. 3-2-1 TEMPORARY BUYDOWN,
SELLER-FUNDED: YEAR 1: 4.500% — \$2,634.36/MO P&I | YEAR 2: 5.500% — \$2,952.05/MO P&I | YEAR 3: 6.500% — \$3,286.25/MO P&I | YEARS 4-30: 7.500% —
\$3,635.36/MO P&I. REDUCED RATES APPLY TO YEARS 1-3 ONLY AND ARE CONTINGENT ON SELLER CONCESSION OF \$24,401.04 (3.75%) AT CLOSING.
P&I ONLY. DOES NOT INCLUDE TAXES, INSURANCE, OR HOA. SUBJECT TO CREDIT APPROVAL AND FULL UNDERWRITING. NOT ALL APPLICANTS QUALIFY. RATE NOT
GUARANTEED UNTIL LOCKED IN WRITING. THIRD-PARTY COSTS ARE BORROWER'S RESPONSIBILITY.

