



LOW
Rates
DON'T WAIT!



QUICK MOVE-IN HOMES ONLY!

Pick Your Low Rate
4.125% | 8.121% APR*
3/2/1 Rate Buydown

or

7.125% | 8.121% APR*
30 Year fixed Rate

+ Up to \$30,000 Toward Closing Costs!



Happiness Lives Here!

For example, on a 30-year conventional loan with a \$600,000 home purchase and a 10% down payment, resulting in a loan amount of \$540,000, with a FICO score of 680. Alongside this, there are \$13,076 in closing costs and 1% in discount points. The note rate is 7.125% with an APR of 8.121%. In this scenario, the monthly principal and interest payments come to \$3,638. Please note that these payments cover principal and interest only, and do not include mortgage insurance, property taxes, hazard insurance. A 30-day lock expiration applies.

Alternatively, on a 30-year Conventional loan with a \$600,000 home purchase and a 10% down payment, resulting in a loan amount of \$540,000, with a FICO score of 680. Alongside this, there are \$13,076 in closing costs and 1% in discount points. The note rate remains 7.125%, with an APR of 8.121%. In this case, the monthly buydown principal and interest payments are structured as follows: Year 1 - P&I payment of \$2,617.00 calculated at 4.125%; Year 2 - P&I payment of \$2,940.00 calculated at 5.125%; Year 3-30 - P&I payment of \$3,281.00 calculated at the note rate of 6.125%; Year 4-30 - P&I payment of \$3,638.00 calculated at the note rate of 7.125% for the entire loan term. These payments also cover principal and interest only and do not include mortgage insurance, property taxes, hazard insurance, or HOA dues.

To facilitate the buydown, an escrow account is established, into which the builder deposits funds to bridge the gap between the subsidized monthly payment amount and the note rate. It's important to note that the 3-2-1 buydown option may not be available for all loan programs or loan amounts and is exclusively offered to qualified LuckyLiving Homes buyers. A 30-day lock expiration applies.

©2023 LuckyLiving Homes. All rights reserved. This offer is valid exclusively for new home contracts written between 10/30/23 and 11/29/23 in the Houston market and applies only to select inventory homes. Closing and funding must occur on or before 12/31/23. Offers and special savings vary by series and community and are exclusively available through the use of the Builder's preferred lender. Please consult with Kishana Strawn for comprehensive offer details. Deposit amounts are based on the full-option price before the discount. These offers cannot be redeemed for cash or equivalent and cannot be combined with other promotions or discounts. They are applicable to new contracts only and do not pertain to transfers, cancellations, or re-writes. No credit will be provided for the unused portion of the option allowance.