

4406 EDISON STREET

HOUSTON, TEXAS

\$359,000

3 BED | 2 BATH | 1,1456 SQFT



4.990% RATE FOR THIS HOME ONLY!*



EXCLUSIVE OFFER FOR THIS HOME ONLY*

YOUR STARTING RATE

4.990% *

This adds up to over \$6,700 in total savings!

Take advantage of HUGE monthly savings with a SELLER-PAID RATE BUYDOWN -- offered exclusively for this home.

If rates improve before YEAR 3, you can refinance into a lower rate & still save!

Here is what you'll pay for the first 2 years with this home's exclusive seller-paid rate buydown offer:*

INTEREST RATE

YEAR 1

YEAR 2

4.990%

5.990%

MONTHLY PAYMENT REDUCED BY

\$369

\$189

MONTHLY LOAN PAYMENT

\$1,540

\$1,720

TAXES AND INSURANCE (EST.)

\$848

\$848

TOTAL MONTHLY PAYMENT (EST.)

\$2,388

\$2,568

At the start of YEAR 3, your rate will adjust to

6.990%

with an APR of

7.280%

and a monthly payment of

\$2,757

Contact **JVM Lending** with any questions about how to take advantage of this exclusive offer!



*RATES QUOTED AS OF 04/25/2024. *NOTE: Payments and savings are depending based on buydown program chosen. These buydowns must (and will be) paid by the sellers as an incentive for buying their house. If the buyers take advantage of a refi (including the JVM Certified Free-fi) they get to keep all the buydown funds paid by the sellers, which would be applied to reducing their principal balance. Their rate remains fixed and can never increase above the starting rate amount after the buydown period ends. Loan scenario assumes a 30-year loan term and a 20% down payment of \$71,800.

MORTGAGE QUESTIONS? ASK ME!

Victor Flynn

Senior Client Advisor | NMLS 2002922

JVM Lending

(469) 275-0313

jvmteam@jvmlending.com

REAL ESTATE QUESTIONS? ASK ME!

Rajesh Jajoo

REALTOR® | Lic. 0693982

NB Elite Realty

(409) 351-5373

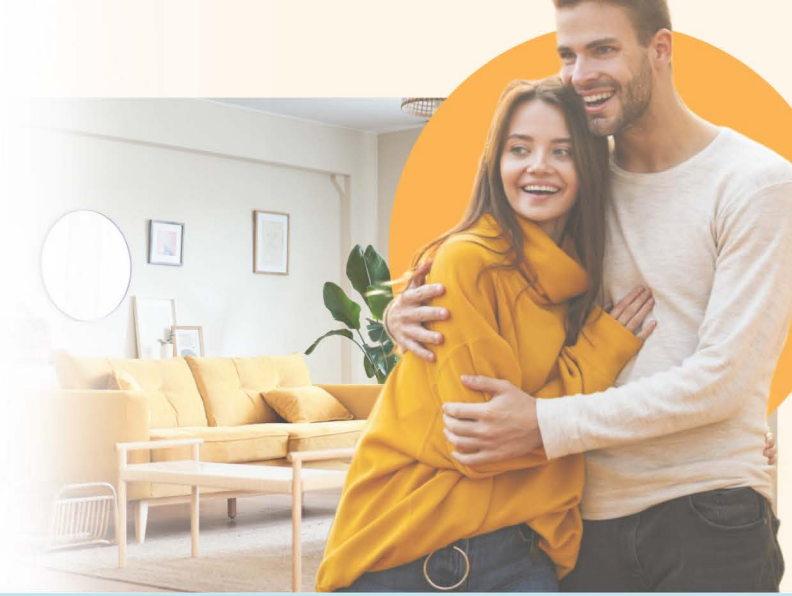
rajeshjajoo@yahoo.com





JVM'S RATE DROP FREE-FI™

If rates fall, we will refinance you at **no cost**.*



Mortgage rates move up and down with little notice, and we want to ensure our clients get every opportunity to save when they can.

If you refinance with JVM Lending, we will cover one of the biggest obstacles to refinancing – your closing costs!*

JVM's Rate Drop Free-fi™ lets you take advantage of lower rates as soon as 4 months after your purchase transaction closes.

What we'll cover with JVM's Rate Drop Free-fi™.*

- Your appraisal fee
- Your credit report fee
- Your processing & underwriting fees
- Your title & escrow fees
- Your notary & doc prep fees

Thinking about buying a home & want to talk to an expert first?

Scan the QR code to start your loan pre-approval or schedule a time to talk with one of JVM Lending's mortgage experts.

Buy your home with JVM to lock in your **Free-fi™** and we will notify you as soon as rates drop.



When will rates fall?

There are no guarantees, but many of the macroeconomic experts we closely follow predict that rates may fall soon.

So, buying in a higher-rate environment like today can be an advantage because there is far less competition, and you will likely be able to refi into a lower rate afterwards.

We also have numerous tools to help you lower your rate and payment if you buy in a higher-interest environment.

For information in regard to any of this, we encourage you to reach out to one of our experts at JVM Lending.

BUY NOW, REFI LATER FOR FREE.*

📞 (855) 855-4491

✉️ jvmteam@jvmlending.com

*ELIGIBILITY: 1) Client must first purchase their home with JVM Lending with a closing date occurring between 10/24/2022 and 12/31/2024 in order to be eligible for JVM's Rate Drop Free-fi™. 2) Eligible for primary residences only. 3) Refinance offer must be claimed by locking initial rate between 120 days and 36 months from purchase closing date. 4) Refinance loan must be on the same subject property as the original purchase loan. 5) JVM Lending will cover the following fees as a lender-paid credit: first appraisal fees only (if additional appraisals are needed, that cost will be covered by the client), credit report, tax certification, mortgage recording fee, flood certification and life of loan, notary fees, and if a conventional loan, processing and underwriting fees.

This offer cannot be combined with any other JVM promotional offers or discounts. This offer is limited to one use. This offer is subject to changes or cancellation at any time at the sole discretion of JVM Lending. Additional restrictions/conditions may apply. This is not a commitment to lend and is contingent on qualification per full underwriting guidelines. Questions about this offer? Contact JVM Lending at (855) 855-4491, email jvmteam@jvmlending.com, or visit jvmlending.com/contact-us.

