

8610 SANDRA STREET

HOUSTON, TEXAS

\$265,000

3 BED | 2 BATH | 1,398 SQFT



EXCLUSIVE OFFER FOR THIS HOME ONLY*

YOUR STARTING RATE

4.500%

This adds up to over **\$4,800** in total savings!

Save BIG on your monthly payment with a 2-1 Temporary Rate Buydown - covered by JVM Lending!

This is a \$4,800 Credit towards reducing your payments, making this home more affordable than ever.

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

	YEAR 1	YEAR 2
INTEREST RATE	4.500%	5.500%
MONTHLY PAYMENT REDUCED BY	\$266	\$136
MONTHLY LOAN PAYMENT	\$1,074	\$1,204
HOA, TAXES AND INSURANCE (EST.)	\$671	\$671
TOTAL MONTHLY PAYMENT (EST.)	\$1,745	\$1,875

At the start of **YEAR 3**, your rate will adjust to **6.500%** with an APR of **6.630%** and a monthly payment of **\$2,011**

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



RATES QUOTED AS OF 01/29/2025. *NOTE: Payments and savings are depending based on buydown program chosen. These buydowns are covered for entirely by JVM Lending and our lending partners. If buyers finance before buydown period ends, remaining funds are forfeited. Buyers who use this program remain eligible for the JVM Certified Free-fi. Subject to approval, including income limits and credit score minimums. 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 \$53,000.



MORTGAGE QUESTIONS? ASK ME!

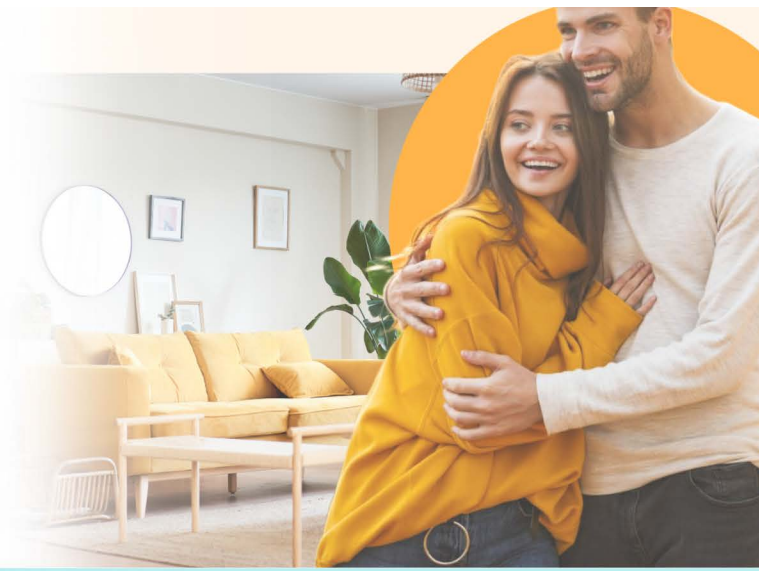
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REAL ESTATE QUESTIONS? ASK ME!

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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 1/2/2025 and 12/31/2025 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.

