

STONEGATE



MAKE YOUR DREAMS A REALITY WITH OUR  
**NEW HOME RATE SPECIAL!**

**GOOD ON ALL CONTRACTS WRITTEN FROM  
Nov. 7TH THROUGH NOV. 30TH**

**FIRST YEAR RATE  
STARTING AT  
4.49%**

**FHA 30 YR FIXED | 1ST YEAR | 2ND YEAR**

<b>SALES PRICE:</b>	<b>\$439,990</b>	↓	↓
<b>DOWN PAYMENT:</b>	<b>3.5%</b>	↓	↓
<b>LOAN AMOUNT:</b>	<b>\$432,020</b>	↓	↓
<b>RATE/APR:</b>	<b>6.49% / 7.474%</b>	<b>4.49%</b>	<b>5.49%</b>
<b>PAYMENT:</b> (based on note rate)	<b>\$3,348</b>		
<b>REDUCED EST. PAYMENT:</b>		<b>\$2,807</b>	<b>\$3,071</b>



**CHRIS DREXLER**

Branch Manager | NMLS# 214232

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\*\*The advertised loan is an FHA 30-year fixed loan with a 30-year fully amortizing term with a 2-1 seller paid buy down. A portion of each monthly payment for the first 24 months will be prepaid by the 1% below the note rate for the next 12 months. Savings are calculated as the difference between the Note Rate Principal & Interest Payment and the Reduced Principal & Interest Payment for the first 12 months and the next 12 months respectively, multiplied by 12 (months in a year) and added together. Based on an example Sales Prices of \$~~439,990~~ the initial monthly payment will be \$~~3,348~~ for the first 12 months and will be \$~~3,071~~ for the next 12 months. After the initial 24 month period, the payment will be calculated using the full note rate of .649% resulting in a monthly payment of \$~~3,348~~. (Includes Principal & Interest, Taxes, Insurance, applicable mortgage insurance and HOA Dues). The example is based on a .965% loan-to-value (LTV). The Annual Percentage Rate (APR) is .74%. There is no prepayment penalty. The actual interest rate, APR and payment may vary based on the specific terms of the loan selected, market conditions, verification of information, your credit history, credit score, the location and type of property, and other factors as determined by Lender. Conditions and restrictions apply. Not all applicants will qualify. Not available in all states. Rates and terms effective 11/16/2023 and are subject to change and loans must close within 60 days. New American Funding and Rockhaven Homes are not affiliated. © New American Funding. New American and New American Funding are All Rights Reserved. Corporate Office is located at 14511 Myford Road, Suite 100, Tustin, CA 92780 (800) 450-2010. 07/2022.

