

# Ask us about our 5.875% rate today!

**A great option to reduce the mortgage payments for the first year of your loan.**

loanDepot and Bridgewater Homes want you to ease into your new home. We realize a lot of expenses come with purchasing a home. Our one-year interest rate reduction program could help give your monthly budget a little short-term room.

## EXAMPLE

Sales Price: \$979,990      30 Year Fixed Rate: 6.875%  
 Down Payment: \$244,998      Annual Percentage Rate: 6.947%  
 Loan Amount: \$734,992

### Financing & Payments Based On:

Sample numbers provided for 3135 Navigator Way, Fort Collins, CO  
 25% down / 780 credit score

	Year 1	Year 2–30
<b>Effective Rate</b>	5.875%	6.875%
<b>Loan Payment (P&amp;I)</b>	\$4,347.76	\$4,828.37
<b>Property Tax</b>	\$816.66	\$816.66
<b>Hazard Insurance</b>	\$250.00	\$250.00
<b>Monthly Payment</b>	\$5,414.42	\$5,895.03

The buydown funds may come from the borrower, builders, sellers or another interested third party and is subject to interested party contribution limitations. (For VA loans, the buydown funds may only come from the seller, including builders). Additional rates, terms may apply and are subject to change without notice. Loan scenario assumes an Conventional loan amount of \$734,992 on a 30-year loan with a down payment of 25% and \$7,349.92 in points with a MI Premium of \$0. Monthly payment of \$5,895.03 and includes principal, interest, taxes, and insurance, but does not include HOA or other fees. Taxes and insurance are estimates and subject to change. Program is available to well qualified borrowers. Rate of 6.875% (APR 6.947%) is fixed for entire 30 year term, but the initial payments are reduced based on the buydown benefit. Rate buydown funds may come from sellers or borrowers and are subject to interested party contribution limitations. A buydown will lower your interest rate for one year. If you select a 1 year buydown, your interest rate will decrease by 1.0% for the first year only. After the expiration of the buydown your rate will no longer be discounted and your payment will increase. Borrower paid buydowns will require you to pay money upfront in return for the temporary lower interest rate. Seller buydowns are not available from all sellers; potential buyers will need to work with the seller to determine if the buydown is an option. loanDepot.com, LLC cannot guarantee a seller or any other party will offer a rate buydown. Other limitations apply. This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Additional rates and terms may apply and are subject to change without notice. (091823 120029-3604)



### Shelly Borrman

NMLS #1048021  
 Loan Consultant  
 (970) 449-6602 office  
 (970) 481-3340 cell  
 6305 Fairgrounds Ave., Unit 200  
 Windsor, CO 80550  
 sborrman@loandepot.com  
 www.loandepot.com/sborrman



BRIDGEWATER  
HOMES

### Bridgewater Homes

970-444-5322 office  
 4090 Clydesdale Pkwy Ste 205  
 Loveland, CO 80538  
 Sales@Bridgewaterhomes.com

