

SPRING SAVINGS EVENT

2.99% (5.772% APR)

STARTING INTEREST RATE & MORE ON SELECT HOMES!

2/1 buydown*

LEARN MORE!



BAC Home Mortgage, LLC ("BAC") NMLS ID# 20426. BAC Corporate Office: 6000 Brookline Road, Suite 300, Woodford, VA 20189. Georgia Residential Mortgage License# 21420. Ohio Residential Mortgage Lending Act Certificate of Examination #043031000. *Interest rate incentive available with the use of our lending partner BAC Home Mortgage, LLC only. Example is an estimate and is based on primary residences only. 640 FICO score and a 2% buydown on a \$400,000 purchase price with an 11% 30-year agreement (360 months). Fixed rate loan amount of \$400,000 at 16.5% 1/1, 1.5% down payment. Year 1 (0/1) monthly rate at 2.99%, APR of 5.772%, and monthly payment of \$1,756.40; year 2 (0/2) monthly rate of 3.99%, APR of 5.772%, and monthly payment of \$1,964.40; and a year 3-30 (0/30) monthly rate of 4.99%, APR of 5.772%, and monthly payment of \$2,201.24. Monthly payments include principal and interest only. Example payment does not include mortgage insurance, property taxes, homeowners' insurance, HOA or CDD (if applicable) and payment obligations will be greater. *A 0% rate is based on a "float-to-pay" forward commitment to lock-in the market rate. The forward commitment is offered on government loans for primary residences only. Offer valid for select quick move-in homes in select communities that can contract by March 31, 2026 and close by April 30, 2026. See your broker representative for further details on expiration terms and available homes. Buydown is not required to proceed through BAC. But must use BAC to receive special rate incentive. BAC Home Mortgage, LLC, not acting on behalf of or at the direction of FREDERICK VIA or the Federal government. All products are subject to credit and property approval. Programs, rates, program terms and conditions subject to change without notice. Not all products are available in all states or for all amounts. This is not a Commitment to Lend. Other restrictions and limitations apply.