



# SPRING INTO ACTION

WITH THESE RATES!

## AMANDA PARK & EMMA PARK EXCLUSIVE LIMITED TIME OFFER ON ALL CURRENT INVENTORY

VA LOAN	FHA LOAN	10/6 ARM	10/6 ARM
30 year fixed 4.875% Rate 0% Down	30 year fixed 4.875% Rate 3.5% Down	4.25% Rate 25% Down	3.75% Rate 30% Down

### Contact Our Sales Agents To Get Started!



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**PLUS, GET 3% BUYER'S AGENT COMMISSION**

\*Interest rate through through CMG Mortgage NMLS #291490 / Reed Hazard Team.

**TwoTenCommunities.com**

**VA Payment example:** Rate provided 10.29.25 by Reed Hazard, CMG Mortgage. Stated rate may change or may not be available at time of rate lock. If you bought a \$545,000 home with a 30 year loan at a fixed rate of 6.5% (6.774% Annual Percentage Rate), with a down payment of 0%, for a loan amount of \$545,000 you would make 360 monthly payments of \$3,445. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment. If you bought a \$545,000 home with a 30 year loan at a fixed rate of 4.875% (5.472% Annual Percentage Rate), with a down payment of 0%, for a loan amount of \$545,000 you would make 360 monthly payments of \$2,886. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment. Rates based on 660 Fico score. **FHA Payment example:** Rate provided 10.29.25 by Reed Hazard, CMG Mortgage. Stated rate may change or may not be available at time of rate lock. If you bought a \$545,000 home with a 30 year loan at a fixed rate of 6.5% (6.774% Annual Percentage Rate), with a down payment of 3.5%, for a loan amount of \$525,925 (includes upfront mortgage insurance premium) you would make 360 monthly payments of \$2,785. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment. Rates based on 660 Fico score. **10/6 ARM 3.75% Rate (30% Down) Payment example:** Rate provided 10.29.25 by Reed Hazard, CMG Mortgage 10/6 ARM. Stated rate may change or may not be available at time of rate lock. Example: Purchase Price \$545,000, 30% Down Payment, \$381,500 Loan Amount, 30-year term, initial interest rate 3.75% (5.273% APR) for initial 120 payments of \$1,767. **Post Introductory Period Example:** Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$297,996: 3% Margin, 4.20% SOFR (10/29/25), 7.20% variable rate, \$2,023 monthly payment. At max interest rate of 9.75% payment is \$2,560. Rates based on 780 FICO score. **10/6 ARM 4.25% Rate (25% Down) Payment example:** Rate provided 10.29.25 by Reed Hazard, CMG Mortgage 10/6 ARM. Stated rate may change or may not be available at time of rate lock. Example: Purchase Price \$545,000, 25% Down Payment, \$408,750 Loan Amount, 30-year term, initial interest rate 4.25% (5.273% APR) for initial 120 payments of \$2,011. **Post Introductory Period Example:** Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$324,724: 3% Margin, 4.20% SOFR (10/29/25), 7.20% variable rate, \$2,204 monthly payment. At max interest rate of 9.75% payment is \$2,790. Rates based on 780 FICO score.