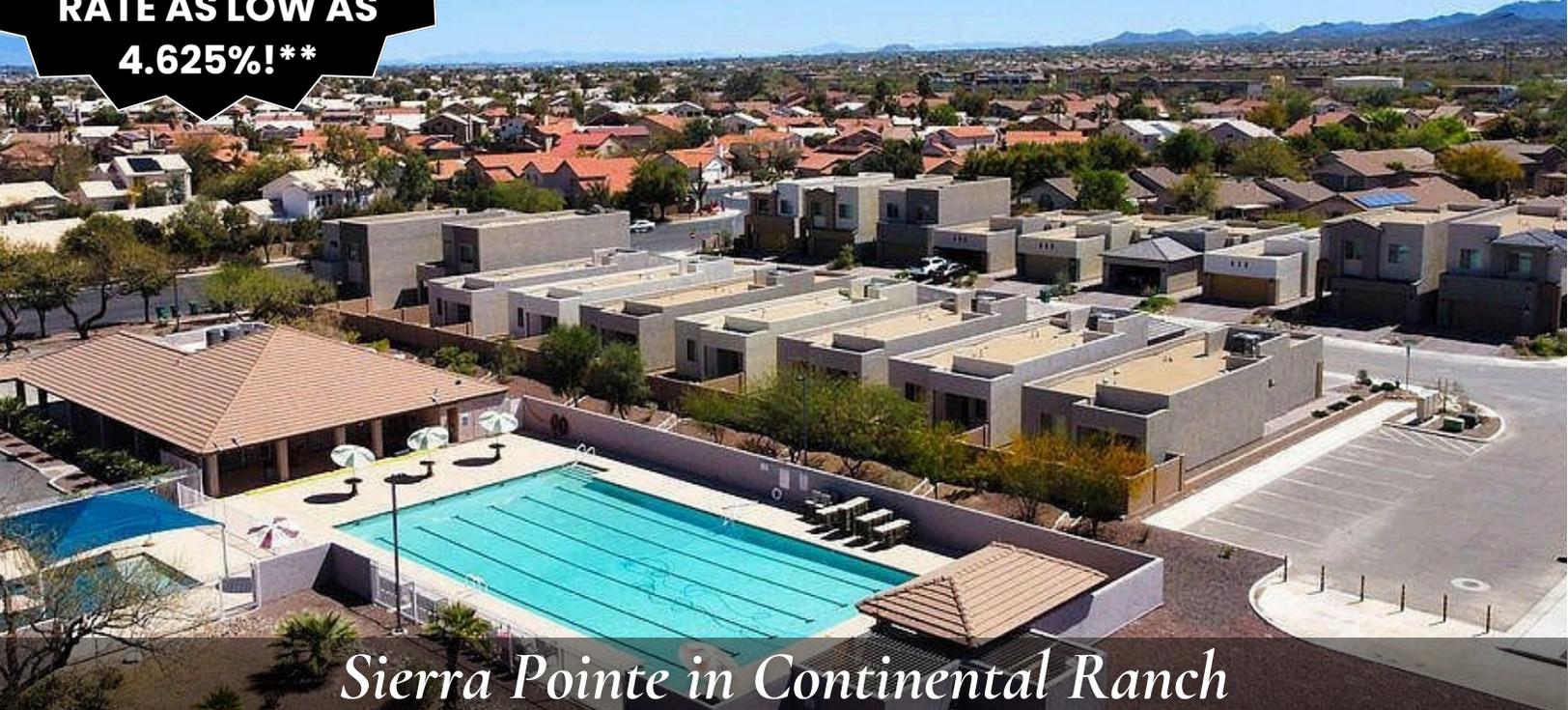


**OWN YOUR NEW AF
STERLING HOME
WITH AN INTEREST
RATE AS LOW AS
4.625%!****



A.F. STERLING HOMES



Sierra Pointe in Continental Ranch

As the preferred lender for A.F Sterling Homes, I understand that purchasing your new home is a big decision. I am here to assist with any financing questions that you may have as you make your decision.

*The below scenarios are based on a 780 FICO Score**

LOAN & PAYMENT SCENARIO

	30 YR CONV. FIXED RATE	30 YR CONV. FIXED RATE W/ .5% LENDER PAID BUYDOWN	30 YEAR VA FIXED RATE	30 YEAR FHA FIXED RATE
PURCHASE PRICE	\$350,000	\$350,000	\$350,000	\$350,000
LOAN AMOUNT	\$315,000	\$315,000	\$350,000	\$337,750
INTEREST RATE	4.99%	4.625*	4.99%	4.99%
FULLY INDEXED RATE	-	5.125%	-	-
P&I	\$1,689	\$1,620	\$1,939	\$1,843
P&I (BASED ON 5.125% RATE MOVING FORWARD):	-	\$1,715	-	-
APR	5.446%	5.581%	5.182%	5.967%



ROMAN LOPEZ

Loan Officer | NMLS #1653442
520.461.9606
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DREW SMITH

REALTOR®
570.814.5166
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**Not all temporary buydown options are available for every product or scenario. Talk to your Fairway Home Mortgage loan officer for more details. A 5/0 lender-paid temporary rate buydown will reduce the note rate by .5% for the first year of the term, after which the rate will revert back to the original note rate for the remainder of the term. Promotion expires 11/18/25. Special incentive offer subject to change without notice. This offer not valid with any other incentives or discounts. Fairway Home Mortgage is not affiliated with any government agencies. Materials are not from HUD or FHA. *Hypothetical payments reflect hypothetical principal and interest amounts rounded to the nearest dollar amount. These figures and rates are for educational purposes only and do not reflect an official mortgage loan offer. Copyright © 2025 Fairway Independent Mortgage Corporation, NMLS#2289, 4750 S. Billmore Lane, Madison, WI 53718, 1-866-912-4800. All rights reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply. Equal Housing Opportunity. AZ License #BK-0904162.

