



4.99%
FIXED RATE*

**AND UP TO \$5K
TOWARDS CLOSING COSTS**

Home Loan Amount

INTEREST RATE	\$450,000	\$550,000	\$650,000
6.875% 7.075% APR	\$2,956.18	\$3,613.11	\$4,270.04
4.99% 5.168% APR	\$2,412.95	\$2,949.16	\$3,485.37
Amount Saved Per Month	\$543.23	\$663.95	\$784.67

*Discounted rate of 4.99% / 5.168% APR is offered as a builder incentive and is only available for owner-occupied purchases of a Bellaire Homes property closing on or before June 30, 2025. Loan payment scenarios above assume conventional loan with 20% down payment required at purchase and 620+ credit score. The rate incentive can be used with other loan programs, including low and no down payment options, and those permitting lower credit scores such as FHA, VA, and USDA. See your loan officer for current rates and details. The payments disclosed compare principal and interest payments and monthly savings between current market rate and the builder incentive rate for a 30-year fixed-rate mortgage with 360 principal and interest payments and do not include property taxes, insurance, HOA dues, or other payments and the total monthly obligation will be higher. Market and incentive rates valid as of 4/23/2025 and may be subject to change.



NIKI SALTER
Sr. Loan Officer | NMLS# 196623
C: 210.477.2908 | O: 210.477.2900
niki.salter@legacymutual.com

