

# COUNTDOWN TO SAVINGS

3

**Purchase a new home with an interest rate 2 points\* below current market rate.**

2

**Refinance with a no closing cost to the home buyer option during the second year of home ownership.**

1

**Enjoy an awesome new home with a below market interest rate.**

Grenadier Homes and First Continental Mortgage are teaming up to offer homebuyers a remarkable opportunity with their Countdown to Savings event.

For a limited time, on select homes, Grenadier homebuyers will enjoy a starting interest rate 2 points below the current market rate. Imagine how a starting rate of **4.75% | 5.006% APR\*** will help your out-of-pocket expenses during the first year in your new home.

Applying the Grenadier's Countdown to Savings financial incentive on a 2-1 buydown, homebuyers will enjoy a fixed-rate loan that steps up in the second and third year and then remains fixed for the duration of the loan. However, First Continental Mortgage is offering a FREE-FI for customers. If interest rates have improved in the second year, homebuyers can refinance without paying any of the closing costs. That's why we call it a FREE-FI.

Talk to your sales counselor or loan originator to see how our Countdown to Savings can help you move into your new Grenadier home.

Get started on your  
home loan application today.  
[www.ApplyWithAmyStinson.com](http://www.ApplyWithAmyStinson.com)



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\*With a 2-1 buydown, as of 10/17/22 for example, with a \$445,000 sales price, 10% down payment, a 740 FICO score, estimate closing costs of \$9,938, the year 1 interest rate would be 4.75% | 5.006% APR with a monthly principal and interest (P&I) payment of \$2,089. Year 2 interest rate would be 5.75% | 6.026% APR with a monthly P&I of \$2,337. Year 3-30 interest rate would be 6.75% | 7.047% APR with a monthly P&I of \$2,598. Does not include property taxes, hazard insurance, or HOA dues. Cost of buydown Grenadier Homes is paying is \$9,226. Total seller concession of \$22,500. Available on specific homes ready to close in 2022. Financing must be obtained through First Continental Mortgage. FREE-FI option available during months 6-18 from initial closing.

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