



unlock LOWER PAYMENTS

with our **Builder Paid
2/1 Buydown**

SAVE \$589/Month
on the first year of the payments

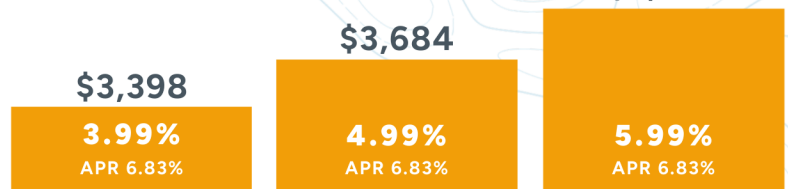
HOW DOES IT WORK?

With a **builder-paid** buydown, your builder covers the cost to temporarily reduce your interest rate for the first 2 years of your loan, allowing you to save money along the way.

Bonus: Refi-Free Program.** Our Refi-Free Program gives you the best of both worlds. Lock in an interest rate you like today for your new home, and if rates drop within the next 24 months, you can refinance with reduced closing costs. Be certain today, and have flexibility tomorrow.

EXAMPLE: MONTHLY PAYMENTS

\$3,987



YEAR 1

YEAR 2

YEARS 3-30

Payment amounts assume a 640 credit score and 3.5% down payment and include principal, interest, taxes, and insurance. APR was determined on 07/15/2026.



Jake Setser
LOAN OFFICER

NMLS 2322083
teamsetser@altahl.com
M: 210.705.3004
altahl.com/jake-setser
3107 Napier Park
Shavano Park, TX 78231



Josiah Salinas
REAL ESTATE AGENT

MLS 728889
Prime Real Estate
josiah@greaterprime.com
M: 361-945-5751
O: 361-334-7653
josiah.primerealestatecc.com/
6802 Saratoga Blvd
Corpus Christi, TX 78414

alta HOME
LENDING

PRIME
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The material provided in this advertisement is for informational purposes only and is subject to change without notice. This is not an offer for an extension of credit or a commitment to lend. For additional information about Alta Home Lending, visit altahl.com. Republic State Mortgage Co. d/b/a Alta Home Lending, NMLS ID # 62411, www.nmlsconsumeraccess.org. **Client is eligible for our Refi-Free Program when they lock their initial rate on a purchase or refinance home loan with Alta Home Lending. The "Refi-Free Program" grants eligibility for waived fees on a new refinance loan on the same property between 6 and 24 months after closing date of eligible loan. Alta Home Lending will cover the following fees as a lender-paid credit: first appraisal fees, credit report, tax certification, flood certification, and other origination fees up to 1% of the loan value. Offer may not be redeemed for cash or credit and is nontransferable. Offer cannot be retroactively applied to any loans. Offer may not be used with any other discounts, promotions or interest-only/buy-down and second lien products. This offer is subject to changes or cancellation at any time at the sole discretion of Alta Home Lending. Additional restrictions/conditions may apply. This is not a commitment to lend.