



unlock LOWER PAYMENTS

with our **Lender Paid
1/0 Buydown**

SAVE \$240.94/Month
on the first year of the payments

HOW DOES IT WORK?

With a **lender-paid** buydown, your lender covers the cost to temporarily reduce your interest rate for the first year 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

		\$2,864.91
	\$2,623.97	
	5.125%	6.125%
	APR 6.71%	APR 6.71%
YEAR 1		YEARS 2-30

Payment amounts assume a 740 credit score and 15% down payment and include principal, interest, taxes, and insurance. APR was determined on 07/01/2026.



Becky Pond
LOAN OFFICER

NMLS 396065
bpond@altahl.com
M: 980.475.2458
beckypondloans.com
307 W Tremont Ave Suite 116
Charlotte, NC 28203



Ann Sheperd
REAL ESTATE AGENT

eXp Realty, LLC
Annshperdrealty@gmail.com
M: 704.953.3128

alta HOME
LENDING

exp
REALTY

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.