

12590 CARRICK DR | San Antonio, TX 78254

4 Bed | 2 Bath | 1,974 SQFT.

OFFERED AT

\$367,900



unlock
**LOWER
PAYMENTS**

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

SAVE \$464/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 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

\$3,172

	YEAR 1	YEAR 2	YEARS 3-30
Monthly Payment	\$2,708	\$2,934	\$3,172
Interest Rate	4.99%	5.99%	6.99%
APR	APR 8.224%	APR 8.224%	APR 8.224%

Payment amounts assume a 640 credit score and 3.5% down payment and include principal, interest, taxes, and insurance. APR was determined on 09/29/2026.



Carlo Torresdey
LOAN OFFICER

NMLS 2815105
ctorresdey@altah.com
M: 210.602.6003
altahl.com/carlo-torresdey
3107 Napier Park
San Antonio, TX 78231



Jose Delgado
REALTOR

JB Goodwin
jose-delgado@jbgoodwin.com
M: 210.551.2433
607 E. Sonterra Blvd., Suite 108
San Antonio, TX 78258



TEAM **TORRESDEY**



This advertisement is for informational purposes only and is subject to change without notice. The information contained herein is not an offer to enter into an agreement, not a commitment to lend, and not a guarantee of loan approval or specific loan terms. All loan programs are subject to credit approval and program guidelines. For additional information, please visit www.altah.com. Republic State Mortgage Co. d/b/a Alta Home Lending, NMLS ID #62411. Equal Housing Opportunity. For licensing information, visit 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.