

**1448 Montana | San Antonio, TX 78203**

**4 Bed | 3 Bath | 1,562 SQFT.**

OFFERED AT

**\$349,000**



**Apply Now**



# unlock **LOWER PAYMENTS**

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

**SAVE \$423/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

**\$2,935**

**\$2,718**

**\$2,512**

**4.49%**

APR 7.009%

YEAR 1

**5.49%**

APR 7.009%

YEAR 2

**6.49%**

APR 7.009%

YEARS 3-30

Payment amounts assume a 660 credit score and 3.50% down payment and include principal, interest, taxes, and insurance. APR was determined on 12/30/2025.

**Contact us to learn more!**



**Jacque Diaz**  
LOAN OFFICER

NMLS 2366046  
210.668.0391  
jdiaz@altahl.com  
altahl.com/loan-officers/jacque-diaz  
3216 Napier Park Dr. Ste 108  
San Antonio, TX 78231



**April Tellez-Carrillo**

MLS 804997  
White Line Realty LLC  
agentaprilc@gmail.com  
M: 210.577.0062

**alta** HOME  
LENDING



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