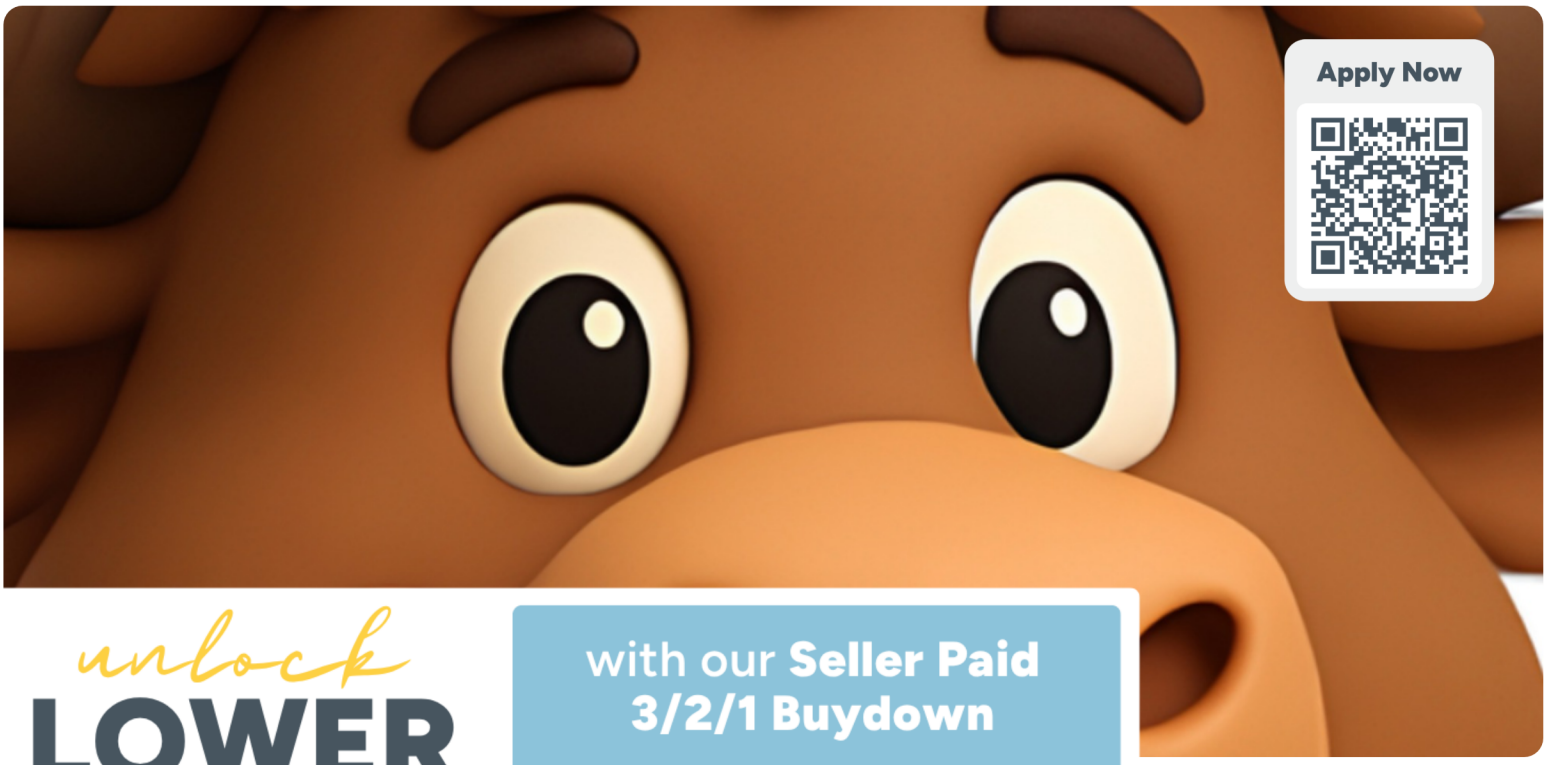
123 TEST ST | TESTCITY, TX 12345

5 BED 3 BATH 2,500 SQFT.

OFFERED AT
$500,000



unlock
LOWER PAYMENTS

with our **Seller Paid 3/2/1 Buydown**

SAVE $3,333/Month
on the first year of the payments

HOW DOES IT WORK?

With a **seller-paid buydown**, your seller covers the cost to temporarily reduce your interest rate for the first 3 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

YEAR 1		
5.5%	APR 1.2345%	$1,234
YEAR 2		
6.5%	APR 1.2345%	$2,345
YEAR 3		
6.5%	APR 1.2345%	$3,456
YEARS 4-30		
7.5%	APR 1.2345%	$4,567

Payment amounts assume a 500 credit score and 20% down payment and only include principal and interest. Taxes and insurance not included. APR was determined on 11/18/2026.

Contact us to learn more!



Sam Rossiello
BRAND MANAGER

NMLS 555555
281.253.8147
sam@altahl.com
altahl.com
815 Hawthorne St
Houston, TX 77006

alta HOME LENDING

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.altahl.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 loan's. 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.