

3519 City Heart Ave | Richmond, TX 77407

4 Bed | 3 Bath | 2,467 SQFT.

OFFERED AT

\$482,777



unlock LOWER PAYMENTS

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

SAVE \$545.82/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** **\$3,892.82**

	YEAR 1	YEAR 2	YEARS 3-30
Monthly Payment	\$3,347	\$3,611.38	\$3,892.82
Interest Rate	2.99%	3.99%	4.99%
APR	APR 5.805%	APR 5.805%	APR 5.805%

Payment amounts assume a 680 credit score and 3.5% down payment and include principal, interest, taxes, and insurance. APR was determined on 08/26/2026.

Contact us to learn more!



Tessie Rush
SENIOR LOAN OFFICER

NMLS 208936
trush@altahl.com
M: 281.825.1155
loansbytessie.com
815 Hawthorne St
Houston, TX 77006



Lidia Campos
SALES CONSULTANT

Autograph Homes
lcampos@autographhomes.com
M: 713.376.0779
autographhomes.com/floor-plans/hearth-collection-at-indigo
344 Loam Lane
Richmond, TX 77406

alta HOME
LENDING

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