



# Save more each month with a lower rate from Brightland!

**Enjoy a 5.75% 30-Year Fixed Rate (6.338% APR).**

For a limited time, on select properties from Brightland Homes, qualified homebuyers may be eligible for 30-year fixed rate FHA financing at **5.75% | 6.338% APR** when financed through Brightland Mortgage.

Don't delay. Today is a great time to buy a home with low fixed rate financing from Brightland Mortgage. Call to lock in a low rate on your new Brightland home.

**Save \$697 each month. See how below.**

## **PAYMENT AT CURRENT RATES**

**\$3,597** Mo. Payment

\$461,487 Loan Amount

Market Rate 8.0% 30-Yr FHA (8.804% APR)

## **BRIGHTLAND PAYMENT**

**\$2,900** Mo. Payment

\$461,487 Loan Amount

Special Rate 5.75% 30-Yr FHA (6.338% APR)

**Enjoy minimal closing costs for a limited time. Ask for details.**



**Crystal Ramsey**, NMLS# 979820  
Residential Mortgage Loan Originator

8911 N. Capital of Texas Hwy, #4300A  
Austin, TX 78759 | NMLS# 305339

214.566.1775  
cramsey@BrightlandMortgage.com  
www.AppWithCrystal.com



Scan to download my  
Builder Advantage app  
and get started today.

Brightland Homes locked-in, through Brightland Mortgage, a fixed interest rate for a pool of funds made available to homebuyers on certain properties for a limited time. Rates available until pool of funds is depleted, or promotion expires. Interest rate offered applies only to Brightland Homes financed through Brightland Mortgage for a borrower's principal residence. Not all borrowers will qualify. This offer is available for a limited time and can be stopped at any time with no prior notice. For example, on a 30-year fixed-rate FHA loan with a 3.5% down payment, a \$470,000 sales price, \$461,487 loan amount, a 5.75% | 6.338% APR interest rate, \$7,911 in closing costs and 680 FICO score, would have 360 monthly principal, interest and mortgage insurance payments of \$2,900. Does not include property taxes, hazard insurance, and HOA dues. Rate is subject to Agency Loan Level Pricing Adjustments for FICO score and Loan to Value. APR, terms, and monthly payment savings available calculated as of 10/30/23 and are subject to change at any time. Promotional rate available on Brightland homes with sales contracts signed 10/30/23, or later. Homes must close before 11/26/23. Limited to select homes financed by Brightland Mortgage in participating communities. Participating in the lock program is not a commitment to lend. Lock program must be mentioned at the time of application and is not valid on contract re-writes, transfers, or for buyers who have had a previously signed contract with Brightland Homes. Not applicable with any other offers. Locking the promotional interest rate is the borrower's responsibility with Brightland Mortgage. Locking is done at the borrower's discretion and all rates / fees quoted are valid only at the time presented. All terms and conditions subject to credit approval, market conditions and availability. Brightland Homes reserves the right to make any changes or discontinue any program, campaign or incentive without notice or obligation. Home and community information, including pricing, included features, terms, availability, and amenities, are subject to change at any time without notice. Additional program with different terms available for conventional loans as well. Please visit a Brightland Homes sales consultant for the list of qualified homes, additional information, disclosures, and disclaimers.

©2023 Brightland Mortgage Services, Ltd., is headquartered at 6002 Rogerdale Road, Suite 570, Houston, TX 77072. NMLS# 305339. All Rights Reserved. Loans subject to credit, underwriting, and property approval. Not all loans available in all areas and not all borrowers will qualify. This is not a commitment to lend. Terms and programs subject to change without notice. Home loan products may involve appraisal fees, title search fees, and other fees, but there is no cost to obtain details or apply. Other terms and conditions apply. Some loans may be government insured. We are pledged to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin. Provided as informational only.



[www.BrightlandMortgage.com](http://www.BrightlandMortgage.com)