



# EXCITING SAVINGS GOING ON NOW

Save on select homes! (New pricing as marked.) Inquire about loan programs with interest rates as low as 6.000%\*

\*Interest rates are subject to change daily and are not guaranteed. For well qualified buyers. Additional restrictions apply. Contact our Trusted Lender for more information and details.

Multiple loan programs available. See attached material.  
For the latest interest rates, contact our Trusted Lender.



**ROBERT BROOKS**  
(425) 231-2839

Qualified loan programs, interest rates & select homes subject to change. Inquire for more information and details.



# BUYER ADVANTAGE CREDIT

FROM 1ST SECURITY BANK HOME LENDING



Purchase one of the properties built by **Cornerstone Homes at North Ridge Park**, secure your loan through us and save!

You could receive up to a 1.00% Buyer Advantage Credit from 1st Security Bank\*. For example, the Buyer Advantage Credit on financing a \$500,000 loan is \$5,000, which can be used to reduce the interest rate, pay closing costs, or pay toward a rate lock of up to 6 months.

The Buyer Advantage program also provides priority processing and fully underwritten credit approvals — ensuring a smooth, timely and successful closing.

To find out how you can get a **Buyer Advantage Credit from 1st Security Bank Home Lending**, contact me today.



**Robert Brooks**

Senior Loan Officer / Manager

NMLS # 116580

**phone:** (425) 263-8867

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**website:** Apply Now at NWLoanOfficer.com



**6.000% Rate**  
**7.196% APR**

**7/6 ARM\***



\*Adjustable-rate loans are variable rate loans; interest rates and payments may increase after consummation. 7/6 ARM Buyer Advantage with a term of 30 years for \$600,000 with an 80% LTV, 2% discount points, APR of 7.196%, Initial Interest Rate of 6.000%, your monthly payments for years 1 – 7 would be \$3,597.30 and for years 8 -30 monthly payments would be \$4,267.48 (based on the current Index Plus Margin as of September 1, 2023). Monthly payments do not include taxes and insurance and the actual payment obligation will be greater.

## We've Improved Our Very Successful Buyer Advantage Program!

- » Improved Adjustable-Rate Pricing is available for Conforming, High Balance, Jumbo 7/6 and 10/6 programs!
- » Up to a 1% lender credit on Fannie Mae, Freddie Mac, VA and FHA programs.
- » Increased lender credit for selected Jumbo loans!
- » Loan Amounts up to \$3,000,000
- » Portfolio Financing Available.
- » 2/1 Buydowns available for Conforming and High Balance loans.

Fixed and Adjustable Rate Programs are available under our Buyer Advantage Program!



### **Robert Brooks**

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## **1ST SECURITY BANK**



Home Lending **Making Home Happen**

🏠 EQUAL HOUSING LENDER - MEMBER FDIC