



BUILDER SPECIAL

Purchase your new Ashford Home and secure your construction financing with Valley Central Bank and Ashford Homes will pay \$10,000 towards buying down your interest rate:

Loan Amount: \$600,000
Program: 7/1 ARM
Buydown Rate: 4.50%* (APR 6.085%)
Principal & Interest: \$3,089.96 for 72 months

Borrower saves \$179.20 per month P&I on discounted rate of 5.00% for the first 72 mns

Interest only for first 12 months during construction phase on funds drawn at \$1,125.00 average payment. \$3,089.96 payment for 72 months during the initial rate, \$3,710.07 payment based off the fully indexed rate for 12 months and \$4,071.40 payment based off fully indexed rate for the remaining 263 months.

For more details and to get Pre-Approved call Bob.....TODAY!



A Better Way To Bank.

MLS#478147

Bob Paola

Vice President Residential Lending

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*Rate effective as of 10/28/2022. Minimum credit score 680. Rate quoted assumes 20% down payment (\$600,000 on a purchase price of \$750,000). Payment is based on a fully amortized loan over a 348 month period. **Above payment does not include taxes, insurance or HOA fees; your payment will be greater.** The initial monthly principal and interest payment based on a \$600,000 loan amount using the initial interest rate fixed for the term stated; remaining payments based on fully indexed rate of 7.625% as calculated using the 1 Year Weekly CMT (Constant Maturity Treasury) as of 10/28/2022 and a margin of 3.00% for 263 months. Because the index may increase over time, the APR, fully indexed rate and corresponding payment for the fully indexed rate may increase over the loan term. Changes to the interest rate are subject to 2% initial cap, a cap of 2% for subsequent changes and a lifetime cap of 6% over the initial rate. Because the applicable index may increase over time, the APR, fully indexed rate and corresponding payment for the fully indexed rate may increase over the referenced term. Rates are subject to change based off market conditions and without notice until your rate is locked-in. Rate quoted is a 45 day rate lock. Borrower's must meet Lender guidelines. Construction Loan portion requires interest only payments based on 4.50% rate (APR 4.672%) for 12 month period on funds Drawn by Builder. Not all applicants will qualify.



This offer is not available through any other Lenders but Valley Central Bank. All Buyers must meet Valley Central Bank Lending Guidelines and qualify for their Construction Loan Program in order to obtain this offer. This is a limited offer and can expire without notice at the discretion of Ashford Homes.

