



**RATES 3.375%**  
 AS LOW AS **3.375%**  
 WITH PAYMENTS STARTING AT  
**\$1,989** / per month

**3/2/1 BUYDOWN LOAN EXAMPLES**

*Save Money and Gain Peace of Mind with our 3/2/1 Buydown!*

Build your new Classic home with the confidence knowing you will enjoy a lower payment during the first three years of your mortgage when you finance with PenTrust Mortgage. Available in select Classic communities.

**\$ \$450k VA Loan (P&I Only)** w/ Permanent Buydown

YEAR 1	YEAR 2	YEAR 3	YEAR 4+
<b>3.375%</b>	<b>4.375%</b>	<b>5.375%</b>	<b>6.375%</b>
<b>\$1,989</b> <small>Save \$818 per month</small>	<b>\$2,247</b> <small>Save \$560 per month</small>	<b>\$2,520</b> <small>Save \$287 per month</small>	<b>\$2,807</b> <small>Per month</small>

**TOTAL SAVINGS \$19,980!**

**\$ \$550k VA Loan (P&I Only)** w/ Permanent Buydown

YEAR 1	YEAR 2	YEAR 3	YEAR 4+
<b>3.375%</b>	<b>4.375%</b>	<b>5.375%</b>	<b>6.375%</b>
<b>\$2,432</b> <small>Save \$999 per month</small>	<b>\$2,746</b> <small>Save \$685 per month</small>	<b>\$3,080</b> <small>Save \$351 per month</small>	<b>\$3,431</b> <small>Per month</small>

**TOTAL SAVINGS \$24,420!**

**\$ \$650k VA Loan (P&I Only)** w/ Permanent Buydown

YEAR 1	YEAR 2	YEAR 3	YEAR 4+
<b>3.375%</b>	<b>4.375%</b>	<b>5.375%</b>	<b>6.375%</b>
<b>\$2,874</b> <small>Save \$1,181 per month</small>	<b>\$3,245</b> <small>Save \$810 per month</small>	<b>\$3,640</b> <small>Save \$415 per month</small>	<b>\$4,055</b> <small>Per month</small>

**TOTAL SAVINGS \$28,872!**



719-888-4112  
 ClassicHomes.com



719-260-7777  
 PenTrustMortgage.com



Read Terms & Details



## TERMS & DETAILS

\*Offers, incentives, and seller contributions, if any, vary by community and are subject to certain terms, conditions, and restrictions. Valid for quick move-in buyers that sign an Agreement of Sale on or after January 2, 2023 and close by March 31, 2023. Available only on the purchase of a Classic Homes' home when you sign a contract and apply for a loan on or before January 2, 2023 and you close on or before March 31, 2023. Buyers must submit the full application and have the loan locked by 3/15/2023. Receipt of rate lock is contingent upon buyers closing a loan with our affiliated lender, PenTrust Mortgage and is subject to limits. \*\*3-2-1 buydown starting interest rate of 3.375% (7.758% APR) is for a 30 year fixed rate VA loan which will be owner occupied with a 5% down payment and a minimum credit score of 700. Buydown reduces principal and interest payments below the note rate for the first 3 years after closing. Interest rate and available loan products are subject to underwriting, loan qualification, and program guidelines including maximum seller contribution limitations. This offer is based on using all seller incentive towards buydown program. At closing, Seller agrees to pay up to 6.0% of Total Purchase Price for VA, FHA, and CONV but can be less based on LTV and occupancy type (as set forth on the Closing Disclosure) towards buydown promotion, closing costs, pre-pays and/or discount points ("Promotion"). For eligibility of either Promotion, Qualified Buyer must (1) pre-apply with Affiliated Lender by visiting [www.pentrustmortgage.com](http://www.pentrustmortgage.com) prior to submitting offer to qualify for the Promotion; (2) utilize the services of Closing Agent selected only by Seller and finance with Affiliated Lender; and (3) satisfy all other closing date and eligibility criteria (each, an "Eligible Home"). Seller reserves the right to modify the Promotion's terms and/or Promotion Period at any time prior to contract. Buyer is not required to finance through Affiliated Lender and/or to use

such Closing Agent selected by Seller to purchase a home; however, Buyer must use both the Closing Agent selected by Seller and finance through Affiliated Lender to receive this Promotion. Interest rates and available loan products are subject to underwriting, loan qualification, and program guidelines. Not to be combined with any other incentive offer, except as otherwise expressly set forth above or in an Incentive Addendum to the Purchase Agreement. Other restrictions may apply. Services and promotion may not be available in all states and markets, please see community sales representative for details. Borrower is not required to finance through Pentrust Mortgage LLC, but must use Pentrust Mortgage Group LLC in order to receive the closing cost incentive on purchase. No information or material herein is to be construed to be an offer or solicitation for sale or a representation or warranty of any kind. This is not an offering where prohibited by law. For qualified buyers only, other programs may be available. Financing provided by PenTrust Mortgage Group, LLC: NMLS#1634635



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[PentrustMortgage.com](http://PentrustMortgage.com)



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