

Secure your **New Home** with a loan from **Northpointe Bank**

FOR THE FIRST 12 MONTHS

RATE | APR

3.125% | 6.879%

30-YEAR FIXED* WITH A 3/2/1 BUYDOWN

Purchase Price	\$519,900
Down Payment	\$18,196.50 (3.5%)
Total Loan Amount	\$510,482.00 <i>Note: Total loan amount includes upfront mortgage insurance premium of \$8,779.00</i>



2,245 sq. ft. | 4 Bedrooms | 2.5 Bathrooms



	Interest Rate	Number of Payments	Monthly Payment	Payment Reduction
Year	3.125%	12	\$2,186.78	\$914.96
1	4.125%	12	\$2,474.05	\$627.69
Year	5.125%	12	\$2,779.51	\$322.23
2	6.125% 6.879% ^{APR*}	324	\$3,101.74	
Year	Total buydown costs: \$22,378.68**			
3	Amount paid for by third party: \$22,378.68			
Year	Amount paid by the borrower: \$0.00			
4				

Connect with us to get started today!



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Northpointe Bank is authorized to originate FHA loans, but it is not an agent of, or affiliated with, the U.S. Government.

*Interest rates as of December 2, 2025, and subject to change without notice. Annual percentage rates (APRs) based on an owner-occupied single-family residence with a purchase price of \$519,900 loan amount of \$510,482 credit score of 780 and down payment of 3.5% (\$18,196.50) with tax and insurance escrows. The FHA 30-year fixed rate APR is 6.879% and based on a note rate of 6.125% with 0.012 points at a cost of \$61.26 and \$3,101.74 principal and interest payments. Payment amount shown does not include taxes and insurance premiums. The actual payment amount will be greater.

**Buydown amount of \$22,378.68 varies based on loan amount and note rate. This is not a commitment to lend. All loans are subject to credit review and approval. Not available with all loan programs. Other terms and conditions may apply.

