TWO WAYS TO FINANCE YOUR LANGDON HOME

AVAILABLE TO QUALIFIED BUYERS WHO MEET ALL REQUIREMENTS:

- LANGDON MODEL
- 3.5% MINIMUM DOWN PAYMENT
- OWNER OCCUPIED
- 750+ CREDIT SCORE
- FHA FINANCING

These rates are available using FHA financing. Rates, APRs, payments, loan amounts and program availability are subject to change without notice.

OPTION 1: 2-1 TEMPORARY BUYDOWN

YEAR 1	YEAR 2	YEARS 3–30
3.99% INTEREST RATE	**4.99%** INTEREST RATE	**5.99%** INTEREST RATE
ESTIMATED P&I PAYMENT **$2,153**	ESTIMATED P&I PAYMENT **$2,421**	ESTIMATED P&I PAYMENT **$2,704**

6.870% APR

Temporary reduced payments apply during Years 1–2. **The payment increases to approximately $2,704 beginning in Year 3.**

OPTION 2: 30-YEAR FIXED

30-YEAR FIXED

5.50%
INTEREST RATE

6.568% APR

ESTIMATED P&I PAYMENT
$2,564

Same estimated principal-and-interest payment throughout the 30-year term, subject to the loan terms and conditions.

ILLUSTRATIVE PAYMENT EXAMPLE

SAMPLE PURCHASE PRICE: **$459,900**
DOWN PAYMENT: **$16,100** (3.5%)
FHA LOAN AMOUNT: **$451,500**

OPTION	YEAR 1	YEAR 2	YEARS 3–30
2-1 Temporary Buydown	$2,153	$2,421	$2,704
30-Year Fixed	$2,564	$2,564	$2,564

Estimated monthly payments shown are principal and interest only. They do not include property taxes, homeowners insurance, mortgage insurance, or HOA dues.
Actual monthly payment will be higher.

Estimated additional property taxes, homeowners insurance, mortgage insurance and HOA dues: **approximately $800/month.** Actual amounts will vary.

BUILDER CREDIT & QUALIFICATION DISCLOSURE

Credit is available for the Langdon model and is applied toward either the 2-1 temporary buydown or the 30-year fixed financing option shown.

Available to qualified buyers using FHA financing with a minimum 3.5% down payment, owner occupancy, and a minimum 750 credit score.

Rates, APRs, payments, loan amounts and program availability are subject to change without notice.

Advertised rates and APRs are effective as of 8/13/26 and are subject to change.

Credit is subject to applicable loan-program requirements, underwriting approval, borrower qualification, and transaction requirements.

Not all applicants will qualify.

Financing incentive is available only on eligible homes and is subject to closing with the builder's preferred lender.

ELEV8 MORTGAGE

Elev8 Mortgage, LLC | NMLS #1819034

LICENSED MORTGAGE BROKER

JAMIE BATES
Mortgage Loan Originator
NMLS #295976
503-577-3816
jamie@elev8mortgage.com
elev8mortgage.com