

# IMAGINE OWNING A HOME FOR LESS MONEY OUT OF POCKET.



You've dreamed about owning a home. Now it's time to make it happen! With our DreamStart Program, you can lock in lower monthly payments with a reduced rate. Plus, you only need 3% down and private mortgage insurance isn't required!

## SAVE OVER \$7,500 PER YEAR!

Available in eligible targeted areas in the **Dallas-Plano-Irving, Texas MSA.**

### Current Market Rate Scenario\*

Purchase Price	<b>\$396,907.22</b>
3% Down Payment	<b>\$11,907.22</b>
Loan Amount	<b>\$385,000</b>
Interest Rate	<b>8.625%</b>
Annual Percentage Rate (APR)	<b>9.460%</b>
Term	<b>30-Year</b>
Monthly Payment***	<b>\$2,994.49</b>
Private Mortgage Insurance (PMI)	<b>\$272.71</b>
Total Monthly Payment	<b>\$3,267.20</b>
Monthly Savings	<b>N/A</b>

\*A 30-year fixed-rate conventional loan with a 3% down payment and a minimum 700 credit score on a primary occupancy type (for a first-time homebuyer) will have a 9.460% APR (Annual Percentage Rate). Rate listed is effective as of 10/9/23, is for illustrative purposes only, and is subject to change. Payments and savings may vary. Additional requirements and restrictions apply.

### DreamStart Program\*\*

Purchase Price	<b>\$396,907.22</b>
3% Down Payment	<b>\$11,907.22</b>
Loan Amount	<b>\$385,000</b>
<b>INTEREST RATE</b>	<b>7.250%</b>
<b>Annual Percentage Rate (APR)</b>	<b>7.329%</b>
Term	<b>30-Year</b>
Monthly Payment***	<b>\$2,626.38</b>
Private Mortgage Insurance (PMI)	<b>N/A</b>
Total Monthly Payment	<b>\$2,626.38</b>
<b>MONTHLY SAVINGS</b>	<b>\$640.82</b>

\*\*A 30-year fixed-rate conventional loan with a 3% down payment and a minimum 700 credit score on a primary occupancy type (for a first-time homebuyer) will have a 7.329% APR (Annual Percentage Rate). Rate listed is effective as of 10/9/23, is for illustrative purposes only, and is subject to change. Payments and savings may vary. Additional requirements and restrictions apply.

### CALL US TO FIND OUT IF THIS PROGRAM IS OFFERED IN YOUR AREA!

Offer subject to change. Cannot be combined with other offers, discounts, or programs. \*\*The borrower must contribute at least \$1,000 from their own funds towards the required down payment amount; gift funds can be used towards the remaining down payment and required reserves. When all borrowers are first-time homebuyers, at least one borrower must participate in a homeownership education program (meeting FNMA, FHLMC, or HUD requirements or those accepted by mortgage insurance companies) before the note date. This is not intended to be an exhaustive list of DreamStart requirements. \*\*\*Monthly payment does not include taxes or insurance; fees may vary. For lock options for other parameters, contact your loan officer. Additional underwriting conditions apply. Speak with your loan officer for details.



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Cornerstone Home Lending

AZ 85254



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