



GAMBRILL VIEW

INCENTIVES

THREE WAYS TO SAVE

Package (1) I want the lowest price

- Take \$23,000 off the sales price.

Benefits:

- The lowest sales price gives you more equity when you resell your home.
- The lowest sales price will reduce your monthly payment by approx. \$125 per mo.

Package (2) I want the least due at closing

- Take the maximum allowable in closing cost contributions.
- Take what's left over off the sales price.

Benefits:

- With ever increasing costs to rent, home ownership is an appealing alternative with huge financial benefits. The upfront cost to buy a home can be a barrier to start building home equity and long term wealth.
- Depending on your loan, closing contributions can reduce your cash due at closing by as much as 40%.
- Whatever funds are left from the incentive can be reduced for the sales price.

Package (3) I want the lowest payment

- I want the builder to pay for my 12 month rate lock
- I want the builder to pay for my 2/1 loan buy down.
- I want the builder to pay \$10,000 towards my closing costs.

Benefits:

- Fix your interest rate now so there is no need to worry about rate increase while you wait for your home to be built.
- Reduce your payment by approx. \$550 mo the first year and \$275 mo the second year. After that it's fixed for the remain 28 years. (Not an adjustable rate program)
- Reduces the amount of money due from you at closing by \$10,000.

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ROCKY
 GORGE
 HOMES

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