

BUYER FINANCIAL ADVANTAGE: 2.75% ASSUMABLE MORTGAGE

This property features a premium, transferable financing structure that can save a buyer hundreds of thousands of dollars in long-term interest compared to today's market rates.

2.75%

FIXED INTEREST RATE

\$242,728.44

CURRENT PRINCIPAL LOAN BALANCE

\$533.18 to \$569.59

MASSIVE MONTHLY SAVINGS

- **Current Principal Loan Balance:** \$242,728.44
- **Fixed Interest Rate:** 2.75%
- **Loan Type:** VA Fixed-Rate Assumable Mortgage (Servicing Lender: M&T Bank)
- **Open to ALL Qualified Buyers:** No military or veteran background is required to assume this loan. Any qualified civilian buyer can take over this exact 2.75% fixed rate.
- **Boosts Your Purchasing Power:** Because of the historic low interest rate, a buyer who only qualifies for a \$335,000 home at today's standard market rates (7.28%–7.50%) can qualify to purchase this \$425,000 home.
- **First Mortgage Requires NO Bank Appraisal:** M&T Bank waives the appraisal requirement for this assumption. This guarantees that even if a secondary equity loan requires an evaluation, you will never have to pay for two separate appraisal fees.
- **Massive Monthly Savings:** Bypassing current market rates saves you an immediate \$533.18 to \$569.59 every single month compared to getting a new loan today. That is over \$6,390+ in cash kept in your pocket every year.
- **No Down Payment or Closing Costs on the Loan:** Assuming this existing loan means there is no down payment or traditional loan closing costs required to secure the 2.75% financing portion.

Lender Point of Contact: Full authorization has been established on the account to discuss the loan parameters with any potential buyers, buyers' agents, or financing institutions:

- **Contact Name:** Katlyn (M&T Bank Assumption Department)
- **Direct Phone:** **855-350-7272** | **Extension:** **x7319**

DISCLAIMER: All information on this flyer, including loan terms, balances, interest rates, qualification and purchasing-power figures, payment and savings estimates, appraisal requirements, solar system status, and utility and net-metering data, was provided by the Seller and is deemed reliable but is not guaranteed. Keller Williams Realty, The Bergeron Group, and the listing agent have not independently verified this information and make no representation or warranty as to its accuracy or completeness. Any loan assumption is subject to the approval and requirements of the servicing lender and the VA, buyer credit and income qualification, and any applicable assumption fees; the buyer is responsible for funding the difference between the purchase price and the assumed loan balance. Rates, payments, savings, utility costs, and energy production vary and are not a commitment to lend or a guarantee of future results. Buyers are advised to consult their own lender, financial or tax advisor, and attorney, and to independently verify all information prior to purchase. Not intended as a solicitation if your property is currently listed with another broker. Each Keller Williams office is independently owned and operated. Equal Housing Opportunity.

PROPERTY NET-ZERO BENEFIT: PAID-FOR SOLAR INFRASTRUCTURE

This property features a fully integrated, residential solar energy infrastructure engineered to completely out-produce seasonal household consumption.

\$0.00

MONTHLY ELECTRICITY USAGE CHARGES

100%

FULLY PAID-FOR

\$2,400+

PER YEAR

- **System Status:** 100% Fully Paid-For (Completely unencumbered; zero remaining loans, liens, or solar lease transfers for the buyer).
- **Utility Grid Interconnect Provider:** Entergy (High-efficiency 1:1 net-metering configuration).
- **Monthly Electricity Usage Charges:** \$0.00. The property has consistently sustained a zero-dollar usage balance since deployment.
- **Mandatory Entergy Connection Fee:** \$11.00 – \$12.00 (Fluctuates minorly based strictly on the number of days in the current billing cycle).
- **Real-World Budget Protection:** Saves an average baseline of \$200.00 every single month (\$2,400+ per year out of pocket) at today's true Entergy cost metrics—uniquely achieved on an uninsulated wall footprint, demonstrating the extreme generation power of this paid-for infrastructure asset.

Verified Entergy Net-Metering History Matrix:

PERIOD	kWh Created	kWh Used	kWh SURPLUS
Peak Winter (Jan/Feb):	1,194 kWh Created	959 kWh Used	+235 kWh Surplus
Spring Trajectory (Apr/May):	1,350 kWh Created	430 kWh Used	+920 kWh Surplus
Peak Summer (August):	1,588 kWh Created	457 kWh Used	+1,131 kWh Surplus
Late Summer (September):	1,388 kWh Created	474 kWh Used	+914 kWh Surplus

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