COLIBRI HOME LOANS

A BETTER WAY TO MORTGAGE™

Buying a home is one of the biggest decisions you'll ever make, and navigating the mortgage process can feel overwhelming. That's where I come in. I give you Expert Guidance, Better Interest Rates, Lower Costs, and More Paths to Homeownership. I'm here to make your journey clear, smooth, and on-time.

1008 Tipton Georgetown, TX 78633

Sales Price: $349,000

Example Payment Scenario*

	Conventional 30	FHA 30	VA 30
Purchase Price	$349,000	$349,000	$349,000
(Min) Down Payment (3/3.5/0)	$10,470	$12,215	$0
Total Loan Amount	$338,530	$336,785	$349,000
Interest Rate	6.625%	5.875%	5.99%
APR	6.849%	6.424%	6.221%
P&I Amount	$2,168	$1,992	$2,090
Est. PMI (monthly)	$87	$160	$0
Est. Taxes (monthly)	$582	$582	$582
Est. Insurance (monthly)	$175	$175	$175
Est. Total Monthly Payment	$3,011	$2,909	$2,847

2-1 Temporary Rate Buydown Example (P&I)*

Payment Schedule	Buydown Rate	Monthly Payment	**Monthly/ Yearly** Savings
Buydown Year 1	4.625%	$1,741	$427 / $5,125
Buydown Year 2	5.625%	$1,949	$219 / $2,627
Remaining Term	6.625%	$2,168	$0

*Total buydown cost is $7,753. Payment is P&I only.

Permanent Rate Buydown Example (P&I)*

Buydown Rate	Buydown Cost	Monthly Payment	**Monthly/ Yearly** Savings
6.125%	$6,094	$2,057	$111 / $1,329
6.375%	$2,539	$2,112	$57 / $668
Base Rate - 6.625%	$0	$2,168	$0

*Payment is P&I only.

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vcard

EQUAL HOUSING OPPORTUNITY

About My Team

- ✔ 95+ Transactions Closed in 2025
- ✔ Top 2% (Nationwide) of Loan Originators
- ✔ 5-Star Rated
- ✔ 5+ Years Executive Leadership
- ✔ 10+ Years Mortgage Exerience
- ✔ Master in Business Administration (MBA)

*Rates based on 8/18/26, 780 FICO, 40% DTI. Your actual rate, payment, and costs may be different. Taxes & Insurance are estimated. Buydown numbers based on 20% down payment & conventional loan. All numbers rounded.