



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.

4011 Hillside Round Rock, TX 78681

Sales Price: \$349,500



Example Payment Scenario*

	Conventional 30	FHA 30	VA 30
Purchase Price	\$349,500	\$349,500	\$349,500
(Min) Down Payment (3/3.5/0)	\$10,485	\$12,233	\$0
Total Loan Amount	\$339,015	\$337,268	\$349,500
Interest Rate	6.625%	5.875%	5.99%
APR	6.849%	6.424%	6.221%
P&I Amount	\$2,171	\$1,995	\$2,093
Est. PMI (monthly)	\$87	\$160	\$0
Est. Taxes (monthly)	\$583	\$583	\$583
Est. Insurance (monthly)	\$175	\$175	\$175
Est. Total Monthly Payment	\$3,016	\$2,913	\$2,851

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

Payment Schedule	Buydown Rate	Monthly Payment	Monthly Savings
Buydown Year 1	4.625%	\$1,743	\$428
Buydown Year 2	5.625%	\$1,952	\$219
Remaining Term	6.625%	\$2,171	\$0

*Total buydown cost is \$7,764. Payment is P&I only.

Permanent Rate Buydown Example (P&I)*

Buydown Rate	Buydown Cost	Monthly Payment	Monthly/Yearly Savings
6.125%	\$6,102	\$2,060	\$111 / \$1,330
6.375%	\$2,543	\$2,115	\$56 / \$669
Base Rate - 6.625%	\$0	\$2,171	\$0

*Payment is P&I only.

About My Team

- ✓ 95+ Transactions Closed in 2025
- ✓ Top 2% (Nationwide) of Loan Originators
- ✓ 5-Star Rated

- ✓ 5+ Years Executive Leadership
- ✓ 10+ Years Mortgage Experience
- ✓ 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.



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vcard

