

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.

16904 Pocono Austin, TX 78717

Sales Price: $298,000



Example Payment Scenario*

	Conventional 30	FHA 30	VA 30
Purchase Price	$298,000	$298,000	$298,000
(Min) Down Payment (3/3.5/0)	$8,940	$10,430	$0
Total Loan Amount	$289,060	$287,570	$298,000
Interest Rate	6.625%	5.875%	5.99%
APR	6.849%	6.424%	6.221%
P&I Amount	$1,851	$1,701	$1,785
Est. PMI (monthly)	$75	$137	$0
Est. Taxes (monthly)	$497	$497	$497
Est. Insurance (monthly)	$149	$149	$149
Est. Total Monthly Payment	$2,571	$2,484	$2,431

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

Payment Schedule	Buydown Rate	Monthly Payment	Monthly/ Yearly Savings
Buydown Year 1	4.625%	$1,486	$364 / $4,376
Buydown Year 2	5.625%	$1,664	$187 / $2,243
Remaining Term	6.625%	$1,851	$0

*Total buydown cost is $6,620. Payment is P&I only.

Permanent Rate Buydown Example (P&I)*

Buydown Rate	Buydown Cost	Monthly Payment	Monthly/ Yearly Savings
6.125%	$5,203	$1,756	$95 / $1,134
6.375%	$2,168	$1,803	$48 / $570
Base Rate - 6.625%	$0	$1,851	$0

*Payment is P&I only.



BRYON WILLIAMS

LOAN OFFICER, NMLS #2605728

(512) 265-6466

bmw@colibrihomeloans.com

www.LivingWaterMortgage.com

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.