

CHOOSE YOUR OWN INCENTIVE AT



LANGTREE

STAR • IDAHO

UNLOCK A LOWER MORTGAGE RATE

Lower your monthly mortgage payment for the life of your loan with a **Permanent Buydown**, or save the first 3 years with our **3-2-1 Temporary Interest Rate Buydown**.

PLUS, your friends at Langtree are offering a **3% concession** to help buy down the rate.

Here's How It Works: A cost of the prepaid interest is paid at closing and applied towards the permanent or temporary buydown.

PERMANENT BUYDOWN

- ▶ Locks in your reduced rate for the life of the loan

3/2/1 BUYDOWN

- ▶ Enjoy lower payments for the first THREE years! Payment is based on an interest rate that is 3% lower in the 1st year, 2% lower in the 2nd year & 1% lower in the 3rd year.

PERMANENT BUYDOWN

OPTION 1

Monthly Payment**

\$2,686

based on a Rate of

6.125% (6.655% APR) *

Conv 30 Year Fixed

3/2/1 BUYDOWN

OPTION 2

Get **FIRST YEAR** Payment at

\$2,106

based on a Rate of

6.99* (7.52* APR)**

Conv 30 Year Fixed

Rates provided on 2/12/2025. These sample payment factors are for reference only and are subject to change. Apply for your exact loan terms.

* Payment example: Rates provided on 2/12/2025. Home Price \$589,000, Down Payment 25%, Loan Amount \$441,750, Term, 30 year/fixed rate 6.125% (6.655% APR), Monthly Payment \$2,686. Monthly payment does not include taxes or insurance.

**Rate available as of 2/12/2025. Stated rate may change or may not be available at time of rate lock. If you bought a \$589,000 home with a 30 year loan at a fixed rate of 6.99% (7.52% Annual Percentage Rate), with a down payment of 25%, for a loan amount of \$441,750 on a 3/2/1 buydown, you would make 12 monthly payments of \$2,106.43, 12 monthly payments of \$2,368.71, 12 monthly payments of \$2,645.67, & 336 monthly payments of \$2,936.01. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment.

Reach out today to explore your buying power!



HARRISON GEORGE

Loan Officer, NMLS# 1502081

P 925.785.6828 E harrison@cmgfi.com

CMG HOME LOANS

HG HARRISON GEORGE
TEAM



KYLER WARTMAN

REALTOR®

P 208.859.6380 E kyler@boiserootsre.com

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2524 N. STOKESBERRY PLACE, MERIDIAN, ID 83646 | BRANCH NMLS# 1169469