



Pacific Creekside Encore Lot 37

Enjoy a 4.625% start rate with a special offer from Pacific Communities!

The 2/1 Temporary Buydown Promotion

Enjoy a lower rate and monthly payment for the first two years!

The example below shows how the interest rate and monthly payments are improved for the first two years with a \$683,990 purchase price, 5% down payment on a conventional 30yr fixed loan

****Payment scenario is based on 760 FICO score, primary residence purchase**

	Buydown Benefit	Effective Rate / APR	Monthly Mortgage (Principal & Interest)	Monthly Savings
Year 1	2%	4.625% / 4.740%	\$3,341	\$820
Year 2	1%	5.625% / 5.740%	\$3,741	\$420
Year 3+	0%	6.625% / 6.740%	\$4,161	n/a



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