



Lower Rates. Greater Savings.

4.49%*

Starting Interest Rate (Year 1-5)

7.0888%

Annual Percentage Rate (APR)

Available on FHA, VA, and USDA 5/1 Adjustable Rate Loans for Eligible DRB Homes.*



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SCAN TO APPLY

Acrisure Mortgage, LLC NMLS# 152859. *Scenario is an estimate only and is based on a 640 FICO Score, on a 30-year (360 months) FHA 5/1 adjustable-rate mortgage at a sales price of \$400,000, 3.5% down, total loan amount of \$392,755, initial interest rate of 4.49% and APR of 7.088% for the first 5 years, which would result in a principal and interest monthly mortgage payment of \$1,988. Then starting in year 6, the interest rate may adjust every year (12 months) based on current 1 Year Treasury Bill CMT plus 2.00% margin, max 1% first adjustment, 1% periodic and 5% lifetime cap. Lifetime cap yielding a max interest rate of 9.49% variable rate and would result in a max estimated monthly payment of \$3,300. Payment scenario does not include taxes, insurance, or homeowners association fees (if applicable) and the actual payment obligation will be greater. 4.99% rate is based on a builder paid forward commitment to buydown the market rate. The forward commitment is available on government loans only and is subject to availability of funds, which is confirmed with a full loan approval and rate lock in. Homes must close prior to forward commitment expiration to qualify; see your DRB Homes representative for further details on expiration terms. This forward commitment requires a minimum credit score of 640; exceptions may apply for lower scores. Acrisure Mortgage, LLC is an independent mortgage lender and is not affiliated with or endorsed by the U.S. Department of Veterans Affairs or any other government agency. DRB Homes and Acrisure Mortgage are not affiliated and have no shared ownership. Each company is independently responsible for its own products and services. Program terms, rates, and conditions are subject to change without notice. All products are subject to credit and property approval. All loan terms and rates are subject to final lender approval. This is not a commitment to lend. NMLS Consumer Access: www.nmlsconsumeraccess.org

