



Rates as Low as 4.49% with up to \$13,500 of Builder/Lender Incentives\*\*\*

**970 Thornwood Place**  
Centerton, AR 72713

**3**  
BED

**2.5**  
BATH

**2,253**  
SQ. FEET

Purchase Price  
**\$511,431**

|                     |              |
|---------------------|--------------|
| Loan Type           | Conventional |
| Home Price          | \$511,431    |
| Builder Discount*** | \$13,500     |
| Loan Amount         | \$460,287    |
| Down Payment Amount | \$51,143     |
| Loan Interest Rate  | 6.49%        |
| APR*                | 6.579        |
| Number of Payments  | 360          |
| Term                | 30 YR        |
| Credit Score        | 740+ FICO    |

### Reduced Mortgage Payment for The First 2 Years With The 2-1 Buydown

The temporary buydown program is typically funded by the seller or builder and does not involve any additional costs for the borrower. With the 1-1 Buydown, your mortgage payments are based on an interest rate that is 1% lower than the fixed rate for the first year of the loan and 1% lower again for the second year.

Let's explore how this temporary buydown could make homeownership more accessible and affordable for you by examining the following loan scenario.

\*\*\*This incentive is offered at the sole discretion of XNA Development builder and may be subject to terms, conditions, and availability. Contact us for additional details.

| Year    | Payment Interest Rate | Standard Monthly Payment** | Temporary Monthly Payment | Monthly Subsidy | Number of Payments | Annual savings |
|---------|-----------------------|----------------------------|---------------------------|-----------------|--------------------|----------------|
| Year 1  | 4.49%                 | \$2,906.30                 | \$2,329.47                | \$576.83        | 12                 | \$6,921.96     |
| Year 2  | 5.49%                 | \$2,906.30                 | \$2,610.57                | 295.73          | 12                 | \$3,548.76     |
| Year 3+ | 6.49%                 | \$2,906.30                 | N/A                       | N/A             | 336                | N/A            |

Payments do not include taxes and insurance and the actual payment obligation will be higher.

|                                       |                                                         |
|---------------------------------------|---------------------------------------------------------|
| <b>2-1 Buydown Cost = \$10,470.72</b> | <b>Total Buydown Costs Paid by Seller = \$10,470.12</b> |
|---------------------------------------|---------------------------------------------------------|

Rates and terms effective as of 01/13/2026 and is subject to change. APR may vary.

\*APR stands for annual percentage rate. The rate information shown is for illustrative purposes only and does not represent what your interest rate would be. All rates are subject to change without notice and may vary depending on location. Speak with your loan officer if you have any questions regarding interest rates. \*\* Monthly payment is principal and interest only and does not include taxes and insurance. Taxes and insurance may vary upon property location and are subject to change throughout the life of the loan. Actual payment obligations may be greater and may vary. Results are hypothetical and may not be accurate. This is not a commitment to lend or extend credit. The sample rates provided are for illustration purposes only and are not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. The payment example does not include assessments. Actual payment obligations may be greater and may vary. All loans are subject to credit approval. Not all borrowers qualify for all programs, must meet underwriting guidelines and are subject to credit review and approval. For mortgage loans other than fixed loans, it is possible that the borrower's payment may increase substantially after consummation. The disclosed fees are estimates. Actual closing costs and the portion paid by Seller may vary. The information contained is subject to change without notice. Consult a financial professional for full details.



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