

BUYER ADVANTAGE

7/6 ARM as of October 8, 2026

6.000% Rate
6.503% APR*



*Adjustable-rate loans are variable rate loans; interest rates and payments may increase after consummation. 7/6 Preferred Buyer Advantage with a term of 30 years for \$800,000 with an 80% LTV, 1.75% discount points, APR of 6.503%, Initial Interest Rate of 6.000%, your monthly payments for years 1 - 7 would be \$4,796.40 and for years 8 -30 monthly payments would be \$5,013.10 (based on the current Index Plus Margin as of October 8, 2026). Monthly payments do not include taxes and insurance and the actual payment obligation will be greater.

Program Features:

- » Up to a 1% lender credit on fixed rate Fannie Mae, Freddie Mac, VA and FHA programs.
- » Up to a .5% lender credit on Jumbo loans!
- » Loan Amounts up to \$3,000,000
- » Portfolio Financing Available.
- » 2/1 Buydowns available for Conforming, High Balance, and Jumbo loans.

Fixed and Adjustable Rate Programs are available under our Buyer Advantage Program!



SCAN OR CALL ALYCIA TODAY!



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1ST SECURITY BANK



Home Lending **Making Home Happen**