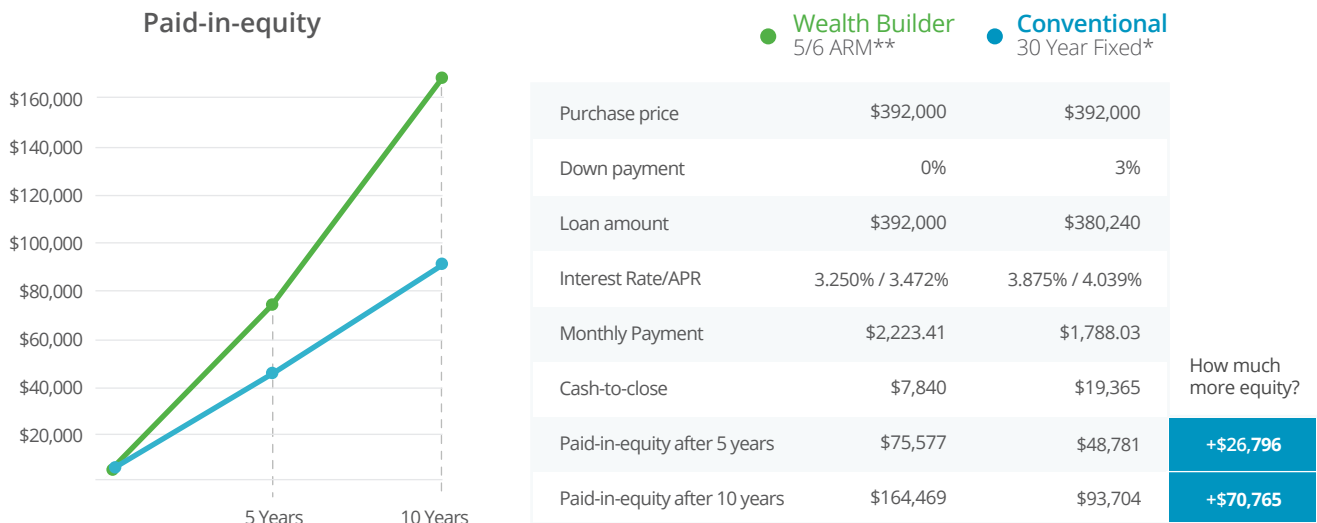


\$0
DOWN

BUILD EQUITY FAST WITH A LOWER INTEREST RATE



Grow the equity in your home with our WealthBuilder loan program. Rather than using cash for a down payment, apply it towards a lower interest rate and shorter loan term resulting in lower total interest costs over the life of the loan.



Program features:

- Purchase of primary single-family homes and condominiums
- Loan amounts up to \$975,000
- Zero down payment
- Builds equity faster than a standard loan
- Less upfront cash to close
- Less total interest cost to finance your home
- No occupation restrictions

Connect with me today for a product comparison and custom quote.

Annual Percentage Rate (APR) as of 2/4/2022 is based on an owner-occupied single-family residence with a credit score of 740, down payment of 3% (except Wealth Builder) with tax and insurance escrows. Base APR is quoted and may vary depending on individual credit history and transaction. Payments do not include amounts for taxes and insurance premiums, the actual payment amount will be greater. Equity and cash to close estimates are estimates only. *The 30-year fixed-rate (APR) is 4.039%, based on a note rate of 3.000% with zero points, loan amount of \$392,000 and requires 360 monthly principal and interest payments of \$1,788.03. **The Wealth Builder initial payment on a 5-year adjustable-rate, zero down payment loan in the amount of \$392,000 at a note rate of 3.250% with .75 discount point credit is \$2,223.41 principal and interest only payments and requires participation in Northpointe's automatic payment program. The Annual Percentage Rate (APR) is 3.472%. After the first five years, your interest rate can change every six months and is subject to an initial interest rate cap of 2.000%, a periodic rate cap of 1.000% and a lifetime cap of 6.000%. At the first adjustment, the interest rate cannot increase above 5.250% or decrease below 3.000%. If the interest rate reached the lifetime maximum cap of 9.250% your payment would be \$3,224.89. Actual payment amounts will vary after the first five years based on changes in the index. All loans are subject to credit review and approval. Rates subject to change without notice. This is not a commitment to lend.

