
# Interest Rate *Buydown*

**Available on all move-in ready homes**

| MONTHS | RATE* | APR* | PAYMENT* |
|---|---|---|---|
| 1–24 | 4.99% | 6.405% | $4,290 |
| 25–360 | 5.99% | 6.405% | $4,767 |

Monthly principal & interest on an $800,000 loan. Excludes taxes and insurance.

20% down · 675+ credit score · Loans up to $1.2M · 30-year term

*For illustrative purposes only. Based on a $1,060,900 purchase price, 20% ($212,180) down payment and an $848,720 conventional loan, 30-year term, owner-occupied residence. Interest rate is 4.99% for months 1–24 with a monthly principal and interest payment of $4,550.93, then 5.99% for months 25–360 with a monthly payment of $5,057.23 for the remaining life of the loan; annual percentage rate (APR) 5.921%. Payments shown are principal and interest only and do not include taxes, insurance or HOA dues; actual payment will be greater. APR includes a 1.00% commitment fee and a $995 processing fee paid by borrower. Reduced rate is funded by a $40,000 bona fide discount fee paid by Jamestown Estate Homes. Rates as of closing date and subject to change. Maximum loan amount $1,200,000; 20% minimum down payment and 675 minimum credit score required. Offer valid for qualifying buyers who contract on an available Jamestown Estate Homes home between 9.21.2026 and 10.15.2026 and finance with Community State Bank. Buyer is entitled to finance through another lender but will not be eligible for this promotion. Seller is not a lender. This is not a commitment to lend. All loans subject to credit approval, underwriting and appraisal; not all borrowers will qualify. Cannot be combined with other offers. Offer subject to change without notice. Financing provided by Community State Bank, NMLS #491615; Will Brooks, NMLS ID #1557415. Equal Housing Lender. 

EQUAL HOUSING OPPORTUNITY

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