

AFFORDABLE LUXURY • MOVE-IN READY DUPLEXES



# DON'T WAIT *To Choose Your Rate!*

LIMITED TIME OFFER ON ALL CURRENT INVENTORY

From Now Until September 15,  
Choose Between These Options:

- ☐ **VA LOAN:**  
5.25% Rate • 0% Down
- ☐ **FHA LOAN:**  
5.25% Rate • 3.5% Down
- ☐ **10/6 ARM:**  
3.75% Rate • 25% Down

And You'll Receive All  
These Incredible Offers:

- ☒ **\$10,000**  
Seller's Concession
- ☒ **6 MONTHS FREE**  
Property Management
- ☒ **50% OFF the Property**  
Management Fee per Unit

Plus, Get 3% Buyer's Agent Commission and \$5k Buyer's Agent Bonus

Contact Our  
Sales Agents  
To Get Started!



**Joshua Gutierrez**  
(210) 505-2600  
joshua@twotensa.com



**Gabby Arroyo**  
(210) 833-9597  
gabby@twotensa.com

\*Interest rate through CMG Mortgage NMLS #291490 / Reed Hazard Team.

\*\*Must use Marshall Reddick Property Management.

**VA Payment example:** Rate provided 8.26.25 by Reed Hazard, CMG Mortgage. Stated rate may change or may not be available at time of rate lock. If you bought a \$545,000 home with a 30 year loan at a fixed rate of 6.5% (6.774% Annual Percentage Rate), with a down payment of 0%, for a loan amount of \$545,000 you would make 360 monthly payments of \$3,445. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment. If you bought a \$545,000 home with a 30 year loan at a fixed rate of 5.25% (5.442% Annual Percentage Rate), with a down payment of 0%, for a loan amount of \$545,000 you would make 360 monthly payments of \$3,010. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment.

**FHA Payment example:** Rate provided 8.26.25 by Reed Hazard, CMG Mortgage. Stated rate may change or may not be available at time of rate lock. If you bought a \$545,000 home with a 30 year loan at a fixed rate of 6.5% (6.774% Annual Percentage Rate), with a down payment of 3.5%, for a loan amount of \$525,925 (includes upfront mortgage insurance premium) you would make 360 monthly payments of \$3,324. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment. If you bought a \$545,000 home with a 30 year loan at a fixed rate of 5.25% (5.442% Annual Percentage Rate), with a down payment of 3.5%, for a loan amount of \$525,925 (includes upfront mortgage insurance premium) you would make 360 monthly payments of \$2,904. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment.

**Rate provided 8.26.25 by Reed Hazard, CMG Mortgage 10/6 ARM.** Stated rate may change or may not be available at time of rate lock. Example: Purchase Price \$545,000, 25% Down Payment, \$408,750 Loan Amount, 30 year term, initial interest rate 3.75% (5.273% APR) for initial 120 payments of \$1,893. **Post Introductory Period Example:** Interest Rate = SOFR + Margin. Payment can adjust every 6 months. Sample Repayments at month 120 with balance of \$319,282: 3% Margin, 4.35% SOFR (08/27/24), 7.35% variable rate, \$2,200 monthly payment. At max interest rate of 9.75% payment is \$2,743. Rates based on 780 FICO score.

**TwoTenCommunities.com**