



YOUR HOME. YOUR OPPORTUNITY. TWO RESIDENCES. ONE SMART PURCHASE.

Builder-Paid Interest Rate Buydown

**4.49% – 4.875% Interest Rates
with 0% - 5% Down**

**Lower Your Rate. Lower Your Monthly Payment.
Let the Other Side Help Pay for It.**



FIND A HOME THAT DOES MORE!



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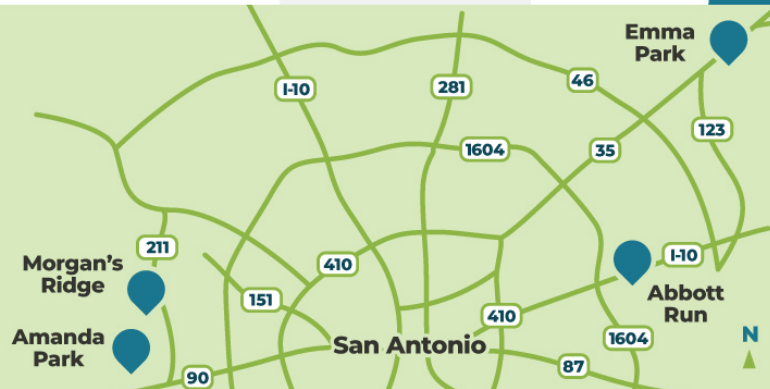
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BEAUTIFULLY BUILT. EXCEPTIONALLY PRICED.

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

TwoTenCommunities.com

Rate provided 8.13.2026 by Reed Hazard, CMG Mortgage 10/6 ARM. Stated rate may change or may not be available at time of rate lock.

VA Payment Example: If you bought a \$545,000 home with a 30 year loan at a fixed rate of 4.49% (4.65% Annual Percentage Rate), with a down payment of 0%, for a loan amount of \$545,000 you would make 360 monthly payments of \$2,758. If you bought a \$545,000 home with a 30 year loan at a fixed rate of 4.875% (5.472% Annual Percentage Rate), with a down payment of 0%, for a loan amount of \$545,000 you would make 360 monthly payments of \$2,886. Credit does not include VA funding fee. VA funding fee, if applicable, is financed into the new loan. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment.

FHA Payment Example: If you bought a \$545,000 home with a 30 year loan at a fixed rate of 4.875% (5.472% 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 \$2,785. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment. Rates based on 660 Fico score.

Conventional Payment Example: If you bought a \$545,000 home and put 5% down, for a loan amount of \$517,750, with a 30 year term at a fixed rate of 4.75% (Annual Percentage Rate 4.784%), you would make 360 payments of \$2,701. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment.