


# LET US HELP YOU HOME

Golden Rule Builders is contributing to help buy down the rate with a permanent buydown for buyers in their Springdale Subdivision located in Warrenton, VA. To qualify, loan must be for \$500,000 or more.

What is a permanent buydown? Let's take a look at the details. In this case, a permanent buydown is when the seller/lender/borrower pays to buy down the rate to a lower rate to be fixed over the duration of the loan term.

Don't miss out on this limited time opportunity!



**RATES AS LOW AS**  
**4.99%\***  
**Annual Percentage Rate (APR): 5.053%**  
**PERMANENT BUYDOWN**

\*Annual Percentage Rate (APR) is current as of 09/19/2025. The interest rate and APR are subject to change daily without notice, and are based on a Conventional 30-year fixed loan with 40% down payment and minimum FICO score of 780 on a single-family, primary residence. Data is hypothetical. Rates are for example purposes only. Rates shown are inclusive of 1.0 lender subsidy & \$2,500.00 lender credit & borrower contribution of \$3,830.00 credited towards permanent rate buydown. Lender credit loan minimum of \$500,000.00, expires 12/18/2025. This example assumes \$23,037.00 of Seller Credit is applied to buydown the rate. Any actual Seller Credit is paid at closing and is subject to interested party contribution limits. Actual Seller Credit amounts are agreed upon solely between the Seller and the Borrower(s). \$23,037.00 is used for example purposes only. The information on this piece is strictly for example purposes only and offering(s) not a guarantee. Qualification is required. Rates may vary and may not be indicative of current market rates, contact a loan officer for a true rate quote. Permanent Buydown is not available for brokered out products. Other loan product restrictions apply. Additional costs and fees may apply. This specific scenario is valid through 9/26/2025.



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**SCAN TO  
GET STARTED**



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**MOVEMENTMORTGAGE**

MORTGAGES THAT MEAN MORE