

HALL FINANCIAL  
**EASY START**

**WE HAVE RATES IN THE 4's**

**2% LOWER RATE FOR THE 1ST YEAR ON NEW PURCHASES**

Seller pays for Buyer to have a lower interest rate for either the first year or first two years of their loan.\*

- **2-1 = 2% lower in Year One – 1% lower in Year Two**

**CONVENTIONAL 30 YR TERM**

<b>LOAN AMOUNT</b>	<b>\$261,250</b>
<b>PURCHASE PRICE</b>	<b>\$275,000</b>
<b>INTEREST RATE (ANNUAL)</b>	<b>6.625%</b>
<b>MONTHLY PAYMENT</b>	<b>\$1,672.81</b>

**30 YR TERM WITH 2-1 EASY START**

<b>LOAN AMOUNT</b>	<b>\$261,250</b>
<b>PURCHASE PRICE</b>	<b>\$275,000</b>
<b>INTEREST RATE (ANNUAL)</b>	<b>4.625%</b>
<b>MONTHLY PAYMENT</b>	<b>\$1,343.19</b>

	<b>INTEREST RATE</b>	<b>MONTHLY SAVINGS</b>	<b># OF PAYMENTS</b>	<b>ANNUAL SAVINGS</b>
<b>YEAR 1</b>	<b>4.625%</b>	<b>\$329.62</b>	<b>12</b>	<b>\$3,955.44</b>
<b>YEAR 2</b>	<b>5.625%</b>	<b>\$168.91</b>	<b>12</b>	<b>\$2,026.92</b>
<b>EASY START BUYDOWN</b>				<b>\$5,982.36</b>

\*Other conditions apply. The estimated \$10,000 savings is based on a mortgage amount of \$450,000 with principal and interest on a 30 year fixed rate loan at 6.625% and 95% loan-to-value is \$3031.74. The Annual Percentage Rate (APR) is 6.923% with estimated finance charges of \$9,799. The principal and interest payments which will continue for 360 months until paid in full, do not include taxes, homeowner's insurance and mortgage insurance, which may result in a higher actual monthly payment. Rates current as of 11/23/2022. Subject to borrower approval. Some exclusions may apply. See website for details.