

\$699,900



As Low As

EXCLUSIVE OFFER:
4.500% INTEREST RATE
FOR THE FIRST YEAR
5.500% FOLLOWING YEARS

The advertised loan is for a 30-year FNMA Conforming Fixed Rate. The interest rate quoted assumes a purchase with 30-day lock pricing, minimum FICO score of 720, 95% LTV, APR of 6.266%, and a 1/0 temporary buydown feature. Year 1 rate as low as 4.500%, year 2-30 rate as low as 5.500%, with Windsor Built Homes contributing \$20,000. Lender contributing 1% of the loan amount up to \$5,000. Rates and terms are effective 2/26/2026 and are subject to change without notice. This scenario is for illustrative purposes only and is not an offer or commitment to lend. Mortgage insurance may be canceled if certain requirements are met, refer to your mortgage insurance disclosure for details. Additional terms and conditions apply. Not all will qualify. All loans subject to credit and underwriting approval. Talk to your Intercap Loan Officer for more details.

DON'T WAIT — CALL TODAY TO SEE IF YOU QUALIFY!



APPLY HERE

STEVE CARTER
SENIOR LOAN OFFICER | NMLS#1178666
(385) 800-8528
SCARTER@INTERCAPLENDING.COM





**YOUR MONEY,
YOUR WAY!**

**UP TO \$20,000 IN
INCENTIVES**

**USE TOWARDS CLOSING COSTS
OR INTEREST RATE REDUCTION,
OR A COMBINATION OF BOTH**



Incentive offer up to \$20,000 from Windsor Built Homes available on select homes and may be applied toward closing costs, interest rate reduction, or a combination of both when financing through the preferred lender. Actual incentive amount, interest rate reduction, and closing cost assistance will vary based on loan program, loan amount, buyer qualifications, and market conditions. Example scenarios are for illustrative purposes only and are not a commitment to lend. All loans subject to credit approval and underwriting guidelines. Rates, terms, and incentives are subject to change without notice. Contact your loan officer for full details. InterCap Lending and Windsor Built Homes are not affiliated. ©2025 All rights reserved. InterCap Lending Inc. This marketing material may not be modified. NMLS#190465 | Equal Housing Lender | www.intercaplending.com | Corporate Address: 910 East 6600 South, Salt Lake City, UT 84121