



Unlock your Florida dream with a 4.49% rate year 1, and 5.49% rate years 2-30 (5.55% APR)

Dreaming of buying a home in East Central Florida? Embrace and Avtec Homes have joined forces to help make your wish come true. Now's the time to buy with incredible limited-time rates as low as 5.49% (5.55% APR) on select homes for qualifying buyers.

No 20% down payment? No problem. Embrace Home Loans offers a variety of programs and financing solutions, including low and even no down payment options:

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| <p>FHA</p> <ul style="list-style-type: none"> • 3.5% down payment • 30-year fixed-rate 4.75% • APR 5.497% • Qualifying 660 credit score | <p>VA</p> <ul style="list-style-type: none"> • 0% down payment • Assumes first time Entitlement VA Funding Fee (2.15%) • 30-year fixed-rate 4.75% • APR 4.98% • Qualifying 660 credit score | <p>Conventional</p> <ul style="list-style-type: none"> • 20% down payment • 4.49% year 1 • 5.49% years 2-30 • APR 5.55% • Qualifying 740 credit score |
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Whether you're starting out or retiring, Palm Bay and South Brevard have it all. Avtec Homes builds affordable, new, energy-efficient homes in the area. And with Embrace Home Loans' affordable financing, your dream home is just a breeze away.

Don't miss this limited-time opportunity. Reach out today!

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*Financing provided by Embrace Home Loans, Inc. (NMLS #2184) For information please contact Stephen Thaggard (NMLS #356309) by phone at (407)733.6425 or online at www.embracehomeloans.com/stephen-thaggard. Avtec Homes, Inc does not take mortgage applications and is not affiliated with Embrace Home Loans, Inc. Avtec Homes, Inc does not require customers obtain financing from Embrace Home Loans, Inc. or guarantee its products or services.

This is not a commitment to lend. Subject to underwriting approval and other conditions. Limited funds available.

Eligibility. Available for Conforming (min. 740 FICO) and FHA transactions (min. 660 FICO) only. Loan amount must be between \$300,000 and conforming limits. Must have a completed application in process with lender 30 days prior to rate lock, and close by 4/9/24.

Assumptions. The monthly payment on a \$480,000 30 year fixed-rate mortgage at an interest rate of 5.490% with a 80% loan-to-value (LTV) would be \$2,495.52 with zero points due at closing and an Annual Percentage Rate (APR) of 5.541%. Payment does not include taxes, insurance premiums and certain other fees that will result in a higher monthly payment. Assumptions are based on current market rates and other factors. Mortgage insurance may be required for LTV >80%. If mortgage insurance is required, it will increase the APR and monthly payment. Terms are subject to change without notice and may not be available at the time of application. Loan amount and other restrictions may apply in certain areas.