144 Vicksburg Loop | Elgin, TX 78621

4 Bed | 3 Bath | 3,037 SQFT.





LOWER **PAYMENTS**

with our **Lender Paid** 2/1 Buydown

SAVE \$363.99/Month

HOW DOES IT WORK?

With a lender-paid buydown, your lender covers the cost to temporarily reduce your interest rate for the first 2 years of your loan, allowing you to save money along the way.

Bonus: Refi-Free Program**. Our Refi-Free Program gives you the best of both worlds. Lock in an interest rate you like today for your new home, and if rates drop within the next 24 months, you can refinance with reduced closing costs. Be certain today, and have flexibility tomorrow.

EXAMPLE: MONTHLY PAYMENTS

\$1,810.66

\$1,446.67

4.25% **APR 7.069%**

YEAR 1

5.25% **APR 7.069%**

\$1,623.89

APR 7.069%

YEAR 2

YEARS 3-30

Payment amounts assume a 670 credit score and 3.5% down payment and only include principal and interest. Taxes and insurance not included. APR was determined on 11/06/2025.

Contact us to learn more!

Michael Johnson

LOAN OFFICER

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