

4502 Gambels Quail | Converse, TX 78109

3 Bed | 2 Bath | 1,717 SQFT.

OFFERED AT
\$245,000



Take advantage of
SUMMER SAVINGS

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

SAVE \$303.52/Month
on the first year of the payments

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.

Refinance later, skip the fee. If rates drop more than 0.5%, we've got you covered. Buyers who close with us can refinance with no lender fees for up to 24 months after closing.*

EXAMPLE: MONTHLY PAYMENTS

		\$1,540.34
	\$1,236.82	\$1,348.81
	4.625%	5.625%
	APR 7.728%	APR 7.728%
YEAR 1	YEAR 2	YEARS 3-30

Payment amounts assume a 640 credit score and 3.5% down payment and only include principal and interest. Taxes and insurance not included. APR was determined on 11/04/2025.



Angel Ortiz
BRANCH MANAGER

NMLS 1794741
210.445.0439
angel@altahl.com
teamortizloans.com
3216 Napier Park Dr. Ste 208
San Antonio, TX 78231



Carlos Todd
REALTOR

3D Realty The Undeniable Group
M:803.316.8689
theundeniablegrp.com
8200 I-10 W Ste 505
San Antonio, TX 78230



TEAM **ORTIZ**



The material provided in this advertisement is for informational purposes only and is subject to change without notice. This is not an offer for an extension of credit or a commitment to lend. For additional information about Alta Home Lending, visit altahl.com. Republic State Mortgage Co. d/b/a Alta Home Lending, NMLS ID # 62411, www.nmlsconsumeraccess.org. **Client is eligible for our Refi-Free Program when they lock their initial rate on a purchase or refinance home loan with Alta Home Lending. The "Refi-Free Program" grants eligibility for waived fees on a new refinance loan on the same property between 6 and 24 months after closing date of eligible loan. Alta Home Lending will cover the following fees as a lender-paid credit: first appraisal fees, credit report, tax certification, flood certification, and other origination fees up to 1% of the loan value. Offer may not be redeemed for cash or credit and is nontransferable. Offer cannot be retroactively applied to any loans. Offer may not be used with any other discounts, promotions or interest-only/buy-down and second lien products. This offer is subject to changes or cancellation at any time at the sole discretion of Alta Home Lending. Additional restrictions/conditions may apply. This is not a commitment to lend.