



# ASPIRE TO WIN

**W**ow! 4.5% Interest Rate\*

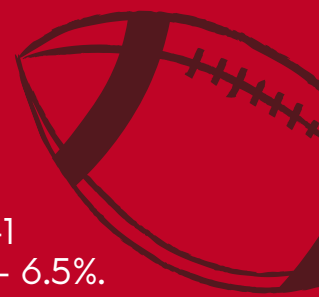
Lower your monthly payment with a 4.5% rate your first year. 2-1 Buydown: APR 7.365% Year 1 – 4.5%, Year 2 -5.5% , Year 3-30 – 6.5%.

**I**ncentives for Closing Costs\*\*

Let us help you with the out-of-pocket costs when purchasing a new Aspire Townhome - closing costs are covered!

**N**o Payments until 2025\*\*\*

Live now, pay later! Enjoy no mortgage payments in 2024 with a townhome purchase in September.



866-249-1907

[www.aspire-townhomes.com](http://www.aspire-townhomes.com)

**ASPIRE**  
TOWNHOMES



Offer valid from September 1, 2024 through September 30, 2024, on full price offers on select townhomes. Contract must be written and fully executed on or before September 30, 2024, and townhome must close by October 31, 2024. This Promotion Flyer must be part of the original executed contract. Incentives are only valid for new loan applications with Trinity Oaks Mortgage in conjunction with Aspire purchase and use of Precise Title Company. Cannot be combined with any other offers or townhomes already sold or under contract. See Aspire Townhomes Sales Manager for more details. This is not a commitment to lend, extend credit or guarantee of loan approval. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in.

\*Option 1: 4.5% Rate and 7.365% APR based on 740 qualifying credit score, \$350,000 purchase price, 3.5% downpayment, for FHA 30 year fixed transactions. Offer not available for Conventional financing.

\*\*Option 2: Aspire will pay all closing costs (See definition) up to \$10,000 and Lender Trinity Oaks Mortgage will pay additional closing costs up to 2% of the loan amount. "Closing costs" are fees payable to Lender, Settlement Agent, appraiser, homeowners association, document preparation attorney, credit report fees, recording fees, and prepaid first year Homeowners insurance premium up to \$2000/year. "Closing costs" do not include any portion of down payment, mortgage insurance premiums or VA funding fee if applicable, or personal debts paid at closing. For typical transaction, all closing costs as defined would be covered by seller and lender. However, if transaction includes excessive discount points or other non-standard costs, closing costs exceeding \$10,000 plus 2% of loan amount will not be covered and must be paid by Borrower. Total contributions may be limited by agency guidelines, see Trinity Oaks Loan Officer for details. Any unused portion of seller/lender paid closing costs will be forfeited and not redeemable for cash.

\*\*\*Option 3: Total amount of Seller contribution toward this promotion varies by property address, see Aspire Townhomes Sales Manager for details. If loan funds between September 1, 2024 and September 31, 2024, first payment will be due November 1, 2024. At closing, Seller will prepay the total principal & interest payment due for November 1, 2024 thru January 1, 2025, and Lender will hold these payments and disburse the total payment to Servicer on behalf of Borrower on or before the 15th of November 2024, December 2024, and January 2025. If total seller contribution per contract is greater than the amount due for January 1, 2025, payment, the balance will be contributed by Seller toward Buyer's closing costs at closing. Total contributions may be limited by agency guidelines, see Trinity Oaks Loan Officer for details. This option only valid for FHA financing.

Equal Housing Opportunity. Trinity Oaks Mortgage, LLC NMLS# 1443326. Corporate Address: 421 Century Way, Suite 100, Red Oak, TX 75154. 866-429-5010



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