

WINTER MODEL HOME PROMOTION

SPECIAL OFFER

5.99%

rates for FHA Loans**

6.25%

rates for Conventional Loans*

EXCLUSIVE LIMITED TIME PROMOTION ON QUALIFYING FIELDSTONE INVENTORY HOMES

Fieldstone Family Homes is offering a permanent rate buy down! Buy any qualifying inventory model home and get a Low Fixed Rate!

- 5.99% 30-Year Fixed Rate (6.876% APR)** on FHA Loans and 6.25% 30-Year Fixed Rate (6.406% APR)* on Conventional Loans as of 11/08/23
- Promotional Fixed Rate Buydown options also available on VA, USDA, and Jumbo Loans. Ask for details!
- Available on Quick Move-In Homes
- Close by January 31st, 2024
- Rates Subject to Change Daily

For Purchase Agreements executed between 11-01-23 and 12-31-23.

*Available in the following communities - MN: Hanover, Minnetrista, Chaska, Prior Lake, Lakeville, Elko-New Market, Dundas, Fairbault, Inver Grove Heights, Eden Prairie. WI: Prescott, River Falls**



Hudson Murphy
Branch Sales Manager

NMLS# 289230
651-276-2349
hudson.murphy@goluminate.com
www.hudsonmurphy.com



Luminate Home Loans

NMLS# 150953



FIELDSTONE
FAMILY HOMES, INC

Disclaimer: Offer subject to change, please contact Hudson Murphy at Luminate Home Loans. Offer valid for purchase agreements written between 11/01/2023 and 12/31/2023 with a closing date by 01/31/24. Builder/Seller will contribute up to 3.5% of the loan amount toward required rate buy down or closing costs. Luminate Home Loans will contribute 1% of the loan amount up to \$5000 towards rate buy down or closing costs. Promotion valid with Conventional, FHA, USDA and VA, rates and terms subject to change. Valid on qualifying Fieldstone Family homes quick move-in homes located in Minnesota and Wisconsin. Not valid with any other financing or closing cost promotions offered by Fieldstone Family Homes and Luminate Home Loans. Promotion is subject to finance program limitations and subject to change without notice, including market conditions and availability. Not an offer to finance. *Rate as of 11/08/2023 based on a Conventional 30-Year Fixed loan with an LTV 80% and FICO score of 740, APR 6.406%. Additional closing costs will apply. **Rate as of 11/01/2023 based on a FHA 30-Year Fixed loan with an LTV 96.5% and FICO score of 740, APR 6.876%. Additional closing costs will apply.***To receive the promotion, buyer must purchase a current inventory home from Fieldstone Family Homes, buyer is not required to finance through Luminate Home Loans to purchase a home, however, buyer must use Luminate Home Loans to receive this offer. Fieldstone does not represent Luminate, Luminate Home Loans, Inc. NMLS #150953. Corporate Headquarters 2523 S. Wayzata Blvd, Suite 200, Minneapolis, MN 55405. This advertisement does not constitute a loan approval or loan commitment. Loan approval and/or loan commitment is subject to final underwriting review and approval. For licensing information, go to: www.nmlsconsumeraccess.org

