

End of Year Model Home Promotion

5.25%

rates for FHA Loans**

5.75%

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!

- 5.25% 30-Year Fixed Rate (6.115% APR)** on FHA Loans as of 11/11/24
- 5.75% 30-Year Fixed Rate (5.905% APR)* on Conventional Loans as of 11/11/24
- Promotional Fixed Rate Buydown also available on VA and USDA. Ask for details!
- Close by January 31, 2025
- Available on Quick Move-In Homes
- Rates Subject to Change Daily

For Purchase Agreements executed between 11-01-24 and 12-31-24 with a close date by 1-31-25. Available in eligible communities in Minnesota and Western Wisconsin.



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Branch Sales Manager

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FIELDSTONE
FAMILY HOMES, INC



Luminate Home Loans
NMLS# 150953

Disclaimer: Offer subject to change, please contact Hudson Murphy at Luminate Home Loans. Offer valid for purchase agreements written between 11/01/2024 and 12/31/2024 with a closing date by 1/31/25. 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 11/11/2024 based on a Conventional 30-Year Fixed loan with an LTV 80% and FICO score of 740, APR 5.905%. Additional closing costs will apply. **Rate as of 11/11/2024 based on a FHA 30-Year Fixed loan with an LTV 96.5% and FICO score of 740, APR 6.115%. 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

