

Spring Model Home Promotion

5.375%

rates for FHA Loans**

5.875%

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!

- 5.375% 30-Year Fixed Rate (6.144% APR)** on FHA Loans as of 05/01/25
- 5.875% 30-Year Fixed Rate (5.937% APR)* on Conventional Loans as of 05/01/25
- Promotional Fixed Rate Buydown also available on VA and USDA. Ask for details!
- Close by July 31st, 2025
- Available on Quick Move-In Homes
- Rates Subject to Change Daily

For Purchase Agreements executed between 5-01-25 and 6-30-25 with a close date by 7-31-25. Available in eligible communities in Minnesota and Western Wisconsin.



Hudson Murphy
Branch Sales Manager

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FIELDSTONE
FAMILY HOMES, INC



Disclaimer: Offer subject to change, please contact Hudson Murphy at Luminate Bank. Offer valid for purchase agreements written between 5/01/2025 and 6/30/2025 with a closing date by 7/31/25. Builder/Seller will contribute up to 3.5% of the loan amount toward required rate buy down or closing costs. Luminate Bank 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 Bank. 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 05/01/2025 based on a Conventional 30-Year Fixed loan with an LTV 80% and FICO score of 740, APR 5.937%. Additional closing costs will apply. **Rate as of 05/01/2025 based on a FHA 30-Year Fixed loan with an LTV 96.5% and FICO score of 740, APR 6.144%. 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 Bank to purchase a home, however, buyer must use Luminate Bank to receive this offer. Fieldstone does not represent Luminate. Luminate Bank NMLS 1281698 Bank Headquarters 2523 S. Wayzata Blvd., Suite 100 Minneapolis, MN 55405 (952) 939-7200. This is not an offer to enter into an agreement. Information provided is outlining the minimum down payment requirements as allowed by specific loan program and product guidelines and any information, rates and programs are subject to change without prior notice and may not be available in all states. All loans are subject to credit and property approval. Luminate Bank is not affiliated with any government agency. All rights reserved.

