



**Wendy Reeder**

Loan Officer | NMLS# 285912

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# Trusted by Your Builder. Tailored for You.

## Builder-exclusive incentives

Your home financing shouldn't be one-size-fits-all. With **Core Home Loans** you'll have access to loan programs designed for your unique needs. Whether you're a first-time buyer, moving up, or downsizing. Paired with exclusive builder incentives it's a smarter, more affordable way to buy your new home.



Up to  
**\$17,500\***  
Builder  
Incentive

## Rates Based on Special Builder Incentive

Special rates available only through our **Builder-Approved Lender Program**

Flexible options to fit first-time, move-up, and VA buyers

\*Year End Special: Up to **\$17,500** applied towards closing costs.

*Builder-Approved Lender Program sample scenarios below are for illustrative purposes.\*\**

**Purchase price: \$489,750**

### 30-year Conventional Loan

Down Payment: **5%**

Loan amount: **\$465,263**

Rate: **5.625% / 6.116% APR**

Payment: **\$3,350**

(payment includes estimated  
taxes and insurance)

### 30-year FHA Loan

Down Payment: **3.5%**

Loan amount: **\$480,878**

Rate: **4.99% / 6.07% APR**

Payment: **\$3,403**

(payment includes estimated  
taxes and insurance)

### 30-year VA Loan

Down Payment: **0%**

Loan amount: **\$489,750**

Rate: **4.99% / 5.625% APR**

Payment: **\$3,322**

(payment includes estimated  
taxes and insurance)

## Reach Out to Claim Your Builder Incentives Today!

\*Must be in contract by December 31, 2025, to receive the incentive. Subject to builder restrictions.



\*\*Interest rates as of October 28, 2025, and subject to change without notice. Use of our Builder-Approved Lender is not required to purchase a home. You are free to shop with the lender of your choice. Your actual payment amount may be greater. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change at any time without notice. All approvals are subject to eligibility and underwriting guidelines. Terms and restrictions apply depending on program selected. Alameda Mortgage Corporation, NMLS #271603, Licensed by the CA Department of Financial Protection and Innovation under the Residential Mortgage Lending Act.



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**Purchase price: \$509,250**

### 30-year Conventional Loan

Down Payment: **5%**

Loan amount: **\$483,788**

Rate: **5.625% / 6.116% APR**

Payment: **\$3,479**

(payment includes estimated  
taxes and insurance)

### 30-year FHA Loan

Down Payment: **3.5%**

Loan amount: **\$500,025**

Rate: **4.99% / 6.07% APR**

Payment: **\$3,535**

(payment includes estimated  
taxes and insurance)

### 30-year VA Loan

Down Payment: **0%**

Loan amount: **\$509,250**

Rate: **4.99% / 5.625% APR**

Payment: **\$3,451**

(payment includes estimated  
taxes and insurance)

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**Purchase price: \$526,550**

### 30-year Conventional Loan

Down Payment: **5%**

Loan amount: **\$500,223**

Rate: **5.625% / 6.116% APR**

Payment: **\$3,594**

(payment includes estimated  
taxes and insurance)

### 30-year FHA Loan

Down Payment: **3.5%**

Loan amount: **\$517,012**

Rate: **4.99% / 6.07% APR**

Payment: **\$3,652**

(payment includes estimated  
taxes and insurance)

### 30-year VA Loan

Down Payment: **0%**

Loan amount: **\$526,550**

Rate: **4.99% / 5.625% APR**

Payment: **\$3,565**

(payment includes estimated  
taxes and insurance)

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