

2930 Lodge Berry Lane
Vineyard Lakes · Johns Island, SC

BUILDER-PAID RATE BUYDOWN

SAMPLE · FOR DISCUSSION

More home for what matters most.

**SAME HOME.
A LOWER MONTHLY PAYMENT.
NO PRICE CUT.**

**BUILDER-PAID RATE BUYDOWN
FINANCING BY CLEAR HOME LOANS**

6.75%

RATE · 30-YR FIXED

6.811%

APR* (EST.)

\$968,500

OFFERED AT

4

BEDROOMS

3

BATHROOMS

2,565

SQ FT

CLEAR STANDARD RATE

7.75%

7.819% APR*

EST. P&I

\$5,551/mo

ON THIS HOME

6.75%

6.811% APR*

EST. P&I

\$5,025/mo

EST. SAVINGS

\$526

A MONTH

\$6,312 a year

THIS EXAMPLE

\$968,500 price, 20% down (\$193,700), a \$774,800 loan, 30-year fixed — 360 payments of \$5,025. Principal and interest only; taxes, insurance, HOA dues and any mortgage insurance are extra, so the actual payment is higher.

WHO PAYS FOR THE LOWER RATE

The builder does, through a forward commitment on the homes it covers. It may end or change without notice. No commitment is in place on this home yet.

WHAT WE COMPARE AGAINST

"CLEAR standard rate" is our own 30-day-lock par pricing on 9/29/2026 for this example, not a survey average. Savings are estimates — yours depend on your credit, down payment and loan program.

VINEYARD LAKES · JOHNS ISLAND, SC



Ask me what you'd qualify for on this home — one conversation, your numbers.

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New Leaf Builders · (843) 400-0280



***Estimate only — not a quote, rate lock, approval or commitment to lend.** Sample for discussion with New Leaf Builders; this rate is not available on this home. Assumes 780 credit, owner-occupied single-family primary residence, conventional 30-year fixed, 20% down, 30-day lock. Pricing changes daily. Subject to credit approval; not all buyers qualify. Buyers are free to choose their own lender. APR is estimated using CLEAR Home Loans' standard fees, 15 days of

prepaid interest; your actual fees, APR and payment may differ. Photos: New Leaf Builders. CLEAR Home Loans, a Division of Aspire Home Loans, LLC · NMLS #1955132 · Christa Votaw, NMLS #1111313 · 6615 Vaught Ranch Rd, Suite 200, Austin, TX 78730 · Equal Housing Lender · www.nmlsconsumeraccess.org · aspirehomeloans.com/legal