

# WHY RENT WHEN YOU CAN OWN?

*Seller offering a 2% rate buydown + special financing opportunities.*



## Monthly Payments May Be Less Than Rent

- Seller offering **2% rate buydown (Year 1)**
- Up to **100% financing** for qualified buyers
- Opportunity to purchase with **little to no money down**


Payment estimates vary based on loan terms, taxes, insurance, and buyer qualifications. Financing, down payment assistance, and incentives subject to lender approval and borrower qualifications. Pricing, incentives, and financing options subject to change without notice.

## TOWNHOMES AT MARBLEHEAD

Brand-new single-story townhomes located near Johnston St. and Duhon Rd. in Lafayette within a private gated community.

 **2 & 3 Bedrooms**

 **2 Bathrooms**

 **1,138-1,285 Sq Ft**

### Features

- Wood vinyl plank flooring
- Carrera white quartz countertops
- Stainless steel appliances
- Designer finishes
- Two parking spaces (one covered)

### Community Amenities

- Gated entrance
- Landscaped common areas
- Stocked fishing pond with fountain
- HOA covers yard maintenance + trash
- LUS Fiber high-speed internet

**Starting at \$239,000**



*Low maintenance living in the heart of Lafayette.*

## Stop Renting. Start Building Equity.



**337-769-3535**



[phil@frontlinelouisiana.com](mailto:phil@frontlinelouisiana.com)



[frontlinelouisiana.com](http://frontlinelouisiana.com)





# 3/2/1 BUYDOWN



### WHAT IS A 3/2/1 BUYDOWN?

It is a temporary reduction in the interest rate by 3% in the first year, 2% in the second year, 1% in the third year. Years 4-30 the rate will return to original note rate.



### HOW MUCH DOES IT COST?

The cost varies depending on loan amount and rate; however, the seller and lender must contribute to the cost.



### HOW DOES IT WORK?

See sample charts. Note that there is no pre-payment penalty so you may refinance at any time.

#### Loan Parameters

|                               |                   |
|-------------------------------|-------------------|
| Purchase Price                | \$250,000         |
| Down Payment                  | 5% (\$12,500)     |
| Loan Amount                   | \$237,500         |
| Note Rate                     | 6.125% APR 6.314% |
| Amortization Term (in months) | 360               |
| Annual Adjustments            | 3,2,1             |

#### Rate & Payment Structure

| Year | Effective Rate | Principal & Interest Monthly Payment | Monthly Savings |
|------|----------------|--------------------------------------|-----------------|
| 1    | 3.125%         | \$1,017.39                           | \$425.69        |
| 2    | 4.125%         | \$1,151.04                           | \$292.04        |
| 3    | 5.125%         | \$1,293.16                           | \$149.92        |
| 4-30 | 6.125%         | \$1,443.08                           |                 |

200+ years of combined experience  
Same day pre-approval

The  
**PLUS**  
*Advantage*

Down payment assistance  
Soft pull credit reports

**APPLY NOW**  
[www.jesseregans.com](http://www.jesseregans.com)

**Jesse Regan**  
Sr. Loan Officer  
NMLS 115717  
**337.258.9992**



Rate available for a limited time only for well-qualified borrowers as of 03/03/2026 with credit score of 740 on select homes through preferred lender. Estimated payment does not include taxes, homeowner's insurance, or HOA dues. Monthly payment amounts are reduced due to being partially prepaid. This offer should not be construed as investment or mortgage advice, or a commitment to lend. Information included is for information purposes only. For actual/current terms and rate information, please contact Jesse Regan directly. Preferred Lending Solutions is an equal opportunity lender, NMLS 1018326. For licensing information, go to [NMLSConsumerAccess.org](http://NMLSConsumerAccess.org).