

3038 CITRON GDN

CONVERSE, TX

\$290,000

4 BED | 2.5 BATH | 2,205 SQFT



Call today to lock this special rate*
(855) 855-4491

YOUR STARTING RATE **4.990%***

About this special rate:

- Lower your monthly payments for **2 YEARS!**
- This amounts to a total savings of **\$5,405**
- If you refinance within the first 2 years, the leftover savings are applied to your loan balance

Here is what you'll pay for the first 2 years with this home's exclusive lender-paid rate buydown offer:*	YEAR 1	YEAR 2	At the start of YEAR 3 , your rate will adjust to 6.990% with an APR of 7.176% and a monthly payment of \$1,542 SEE HOW YOU CAN GET THIS RATE! 
INTEREST RATE	4.990%	5.990%	
MONTHLY PAYMENT REDUCED BY	\$298	\$152	
MONTHLY LOAN PAYMENT	\$1,244	\$1,389	

Rates Quoted as of: 07/02/2026
These scenarios assume credit score 680+. Property taxes and transfer taxes may be required and are estimated as customary for the City of purchase. Rates are volatile and subject to change at any time. Private Mort. Ins. (PMI) is not required for conventional or jumbo financing with 20% down or more. Scenarios include the cost of 1 point. Availability of some loan programs and rates may be subject to the location of the subject property. Income restrictions may apply.



MORTGAGE QUESTIONS? ASK ME!

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REAL ESTATE QUESTIONS? ASK ME!

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JVM'S RATE DROP FREE-FI™

If rates fall, we will refinance you at **no cost**.*



Mortgage rates move up and down with little notice, and we want to ensure our clients get every opportunity to save when they can.

If you refinance with JVM Lending, we will cover one of the biggest obstacles to refinancing – your closing costs!*

JVM's Rate Drop Free-fi™ lets you take advantage of lower rates as soon as 4 months after your purchase transaction closes.

What we'll cover with JVM's Rate Drop Free-fi™.*

- Your appraisal fee
- Your credit report fee
- Your processing & underwriting fees
- Your title & escrow fees
- Your notary & doc prep fees

Thinking about buying a home & want to talk to an expert first?

Scan the QR code to start your loan pre-approval or schedule a time to talk with one of JVM Lending's mortgage experts.

Buy your home with JVM to lock in your **Free-fi™** and we will notify you as soon as rates drop.



When will rates fall?

There are no guarantees, but many of the macroeconomic experts we closely follow predict that rates may fall soon.

So, buying in a higher-rate environment like today can be an advantage because there is far less competition, and you will likely be able to refi into a lower rate afterwards.

We also have numerous tools to help you lower your rate and payment if you buy in a higher-interest environment.

For information in regard to any of this, we encourage you to reach out to one of our experts at JVM Lending.

BUY NOW, REFI LATER FOR FREE.*

📞 (855) 855-4491

✉ jvmteam@jvmlending.com

ELIGIBILITY: 1) Client must purchase their home through JVM Lending with a closing date between 10/24/2022 and 12/31/2026 in order to be eligible for JVM's Rate Drop Free-Fi. 2) Eligible for primary residences only. 3) Refinance offer must be claimed by locking the refinance rate between 120 days and 36 months from the original purchase closing date. 4) Refinance loan must be on the same subject property as the original purchase loan. 5) For refinance loan amounts of \$350,000 or more, JVM Lending will provide a lender credit up to \$4,500 toward the following fees: first appraisal (additional appraisals, if needed, are the client's responsibility), credit report, tax certification, mortgage recording fee, flood certification and life of loan, notary fees, and processing and underwriting fees. 6) For refinance loan amounts between \$150,000 and \$349,999, JVM Lending will provide a lender credit up to \$1,500 toward processing and underwriting fees. 7) Eligibility subject to loan approval. Please note that "specialty" loan programs including but not limited to Down Payment Assistance (DPA) mortgages, Non-Qualified Mortgages (Non-QM), Brokered/Wholesale Mortgages, and Bridge Loans may have additional loan approval criteria that impact offer eligibility and availability. 8) Minimum loan amount of \$150,000.

This offer cannot be combined with any other JVM promotional offers or discounts. No cash value. Offer void if loan application doesn't close. Client may utilize this offer as many times as desired, so long as the new loan funds after the early payoff date has passed (typically 180 days after close; contact JVM for your exact early payoff date). This offer is subject to changes or cancellation at any time at the sole discretion of JVM Lending. Additional restrictions/conditions may apply. This is not a commitment to lend and is contingent on qualification per full underwriting guidelines. Offer not available for Oregon State consumers. Contact JVM Lending at (855) 855-4491 for complete details about this offer.

