1239 LOMA RNCH

NEW BRAUNFELS, TX

$425,000

4 BED | 3.5 BATH | 2,976 SQFT





Call today to lock this special rate*

(855) 855-4491

YOUR STARTING RATE **5.750%***

About this special rate:

- Lower your monthly payments for **2 YEARS!**
- This amounts to a total savings of **$8,187**
- 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 FHA lender-paid rate buydown offer:*	YEAR 1	YEAR 2
INTEREST RATE	5.750%	6.750%
MONTHLY PAYMENT REDUCED BY	$452	$231
MONTHLY LOAN PAYMENT	$1,984	$2,205

At the start of **YEAR 3**, your rate will adjust to **7.750%** with an APR of **7.931%** and a monthly payment of **$2,436**

SEE HOW YOU CAN GET THIS RATE!

PLEASE NOTE: The above payment estimate only includes principal and interest (P&I). It does not include taxes and insurance.

Rates Quoted as of: 10/12/2026

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. Availability of some loan programs and rates may be subject to the location of the subject property. Income restrictions may apply. Loan scenario assumes first-time homebuyer, 30-year loan term, and the cost of 1 point. Loan amount is based on the lesser of 80% of home's value or $832,750



MORTGAGE QUESTIONS? ASK ME!

Victor Flynn

Senior Client Advisor | NMLS #2002922

JVM Lending

(469) 275-0313

jvmteam@jvmlending.com

REAL ESTATE QUESTIONS? ASK ME!

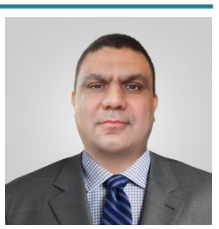
Vincent Salas

Real Estate Agent | TREC # 516943

Texas Homes Realty

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★★★★★ 5.0 stars · 1,300+ reviews



We're the *lender* that helps you win the home.

Most lenders slow you down. We were built to move fast, keep rates low, and get your offer accepted.

WHY BUYERS CHOOSE US:

No commissioned loan officers.
Our team is salaried, so no one is padding your rate to earn a bigger check. This means we're on your side to help you find the lowest rate.

Close in 10 calendar days.
While the average closing takes 30 days, we can close in just 10. Our faster close is one of the strongest things you can put behind an offer.

We fight for your offer.
We call the listing agent directly to vouch for your pre-approval, so sellers take you seriously. This is how we help buyers win in competitive markets.

Answers in 60 minutes - 7 days a week.
Not next week. Not "at our convenience." A real person, within the hour during business hours - weekends included!

In-depth buyer education.
We teach you the whole process in simple terms, so you understand your options and what they mean. Get empowered to make the right choices.

Lower rates = lower monthly payments.
We build your loan around a monthly payment you can live with. We'll show you different loan and payment scenarios to compare and choose from.



Find out what you qualify for *before* you write the offer.

Get pre-approved at jvmlending.com/get-started

SCAN HERE



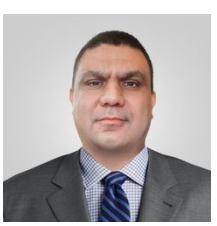
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TEXAS HOME REALTY

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