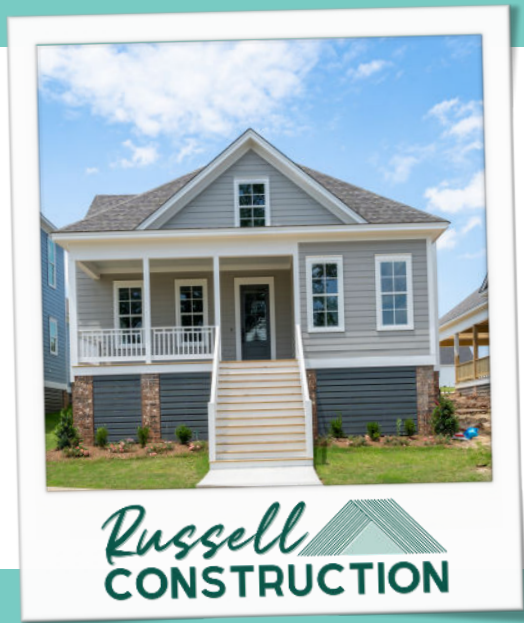




BUILDER INCENTIVE

3%-2%-1% Rate Reduction



229 Northlake Street
Pike Road, AL 36064

The Carlisle

 **4 BEDS**  **\$513,000**
 **3 BATHS**  **LOT DC 103**
 **2555 SF** **MLS 527481**

Looking for a mortgage that offers immediate savings?
A 3-2-1 Buydown Mortgage is a unique financing option provided by Russell Construction that provides a reduction in your monthly payments.

How does it work?

- 1st Year** Payment is significantly reduced to the equivalent of a **3%** rate reduction
- 2nd Year** Payment increases to the equivalent of a **2%** rate reduction
- 3rd Year** Payment increases to the equivalent of a **1%** rate reduction
- Remainder of Loan** From year four forward, payment is no longer subsidized and remains steady.

What are the benefits?

Immediate Savings

Enjoy lower initial monthly payments, giving you breathing room in the early years of your mortgage.

Stable Payments

After the initial three-year period, your payments will remain constant, providing financial predictability.

Affordability

Ideal for those looking to buy a home with slightly lower initial income, or for those who anticipate an increase in their income in the near future.

How to get started:

Contact a Renasant Mortgage Banker and find out if this option aligns with your goals. Find your way home with Renasant.



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Prices, specifications & plans are subject to change without notice.

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