



Exclusive 2-1 Temporary Rate Buydown Opportunity

Offered exclusively by Seller with purchase of 117 Calle Cuervo, San Clemente, CA.

Limited-Time Incentive: Seller will consider this 2-1 buydown for qualified offers received on or before March 18, 2026.

Available exclusively when financing is arranged through the Seller's loan program.

Examples based on current market rates and 30-year fully amortizing fixed loans.

Scenario 1: 80% Financing (\$999,200 Loan | 6.50% Note Rate | 6.536% APR)

Year	Effective Rate	Monthly Principal & Interest
Year 1	4.50%	\$5,063
Year 2	5.50%	\$5,673
Years 3–30	6.50%	\$6,316

Scenario 2: \$500,000 Down (~60% LTV | \$749,000 Loan | 5.875% Note Rate | 5.92% APR)

Year	Effective Rate	Monthly Principal & Interest
Year 1	3.875%	\$3,522
Year 2	4.875%	\$3,964
Years 3–30	5.875%	\$4,431

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DRE #01102481 | ERET Inc. DRE #01378065

**This is not a commitment to lend. Loans are 30-year fully amortizing fixed-rate mortgages. APR reflects the cost of credit and will be higher than the note rate. Rates subject to change daily and may be locked upon receipt of a completed loan application and lender approval. Payment examples reflect principal and interest only; taxes, insurance, and HOA dues not included. Seller contribution available with acceptable offer, use of Seller's loan program, and lender approval. Seller reserves the right to modify or withdraw this incentive at any time.*