

14118 SANDFIELD DR.,

Houston, TX 77077



1

LOWER YOUR PAYMENT

Free 2-1 Buydown

Starting rate of 6.99%,
reducing to 4.99% in Year 1

YEAR 1	4.99%
YEAR 2	5.99%
YEAR 3	6.99%

*Estimated principal & interest payment
Rates subject to change*

OR



2

SAVE ON CLOSING COSTS

No Lender Fees Promotion

Processing and
underwriting
fees waived
through lender
credit.

+



3

REFINANCE SMARTER

Better rate options over time

*Unlimited Free
Refinancing for Life
Available on primary
residences only*

Example payment provided is based on a 20% down payment, 780 FICO score, and owner-occupied property. Rates effective as of June 15, 2026 (APR 7236%) and subject to change without notice. This is not a commitment to lend. All loans are subject to credit approval, underwriting review, and program guidelines. The 2-1 Buydown Program requires seller or builder contribution and is available to qualified borrowers only. The No Lender Fees Promotion applies only to lender processing, underwriting, and administrative fees and does not include third-party closing costs, prepaid items, title fees, escrow fees, government fees, or down payment requirements. Borrowers may qualify for either the 2-1 Buydown Program or the No Lender Fees Promotion, but not both. Future refinance offer applies regardless of initial promotion selection and is subject to borrower qualification, market conditions, and applicable third-party costs. Restrictions, terms, and conditions apply. Contact us for full program details.

THE
VALOR
GROUP
POWERED BY UNION HOME MORTGAGE

THE
HABITAT
REAL ESTATE
GROUP



**GET PRE-APPROVED
IN 5 MINUTES**

**INCENTIVES AVAILABLE FOR A
LIMITED TIME ONLY**