

FOR SALE

**4861 Rich Oak Drive,
Houston, TX 77018**

3 Bedroom | 3 Bathrooms

\$365,000



FHA 2-1 TEMPORARY INTEREST RATE BUYDOWN

Reduce your interest rate by 2% for the first year and 1% for the second year. Scenario shown is based on a FHA for primary residence with a credit score of 780, a market interest rate of 6.990% / 7.333% Annual Percentage Rate (APR), and a 30-year fixed-rate term includes closing costs and required mortgage insurance. Information as of 9/16/2026.

	YEAR 1	YEAR 2	YEAR 3-30
PURCHASE PRICE	\$365,000	\$365,000	\$365,000
DOWN PAYMENT %	3.50%	3.50%	3.50%
DOWN PAYMENT \$	\$12,775	\$12,775	\$12,775
LOAN AMOUNT	\$358,389	\$358,389	\$358,389
TERM MONTHS	360	360	360
TEMPORARY REDUCED RATE	4.990%	5.990%	6.990%
PRINCIPAL & INTEREST PAYMENT	\$1,921.72	\$2,146.42	\$2,381.96
MONTHLY TAXES & INSURANCE	\$680	\$680	\$680
MONTHLY MORTGAGE INSURANCE	\$150	\$150	\$150
TOTAL MONTHLY PAYMENT	\$2,751.72	\$2,976.42	\$3,211.96

*2-1 Temporary Interest Rate Buydown is a Lender Credit will be 2.33% of loan amount & will not exceed \$8,349.47 & applies to new loan fees only. Loan must close on or before 3-15-2027. This buydown program is offered by a third party. The buydown agreement does not affect other payments the borrower makes related to the home loan such as property taxes, insurance premiums, or HOA/condo fees. The APR disclosed above is the overall cost of the loan, including all fees & charges. Your monthly payments may & will vary as every loan is unique.

Call **Today** for Property Information

Call **Today** for Mortgage Information



First Last Names

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*Comparison is an estimate of possible mortgage scenarios. Not a loan commitment or guarantee. Monthly taxes, insurance, MI, P&I, and total payments are estimates, actual payment may be greater. Additional settlement charges include, but are not limited to; title, appraisal, survey, credit report, flood cert and other fees. Interest Rates based on Supreme Lending pricing available for this home as of 4-11-2025 @ 2:05 PM and are subject to change thereafter. Loan approval, note rate and annual percentage rate are dependent on factors including, but not limited to; credit, collateral, income, assets and overall financial history. Offer not contingent on use of specific settlement service provider, which includes your real estate agent. Offer not contingent on use of specific settlement service provider, which includes your real estate agent. Notices. Everett Financial, Inc. dba Supreme Lending, NMLS ID #2129 (www.nmlsconsumeraccess.org), 14801 Quorum Drive, Suite 300, Dallas, TX 75254 (877-350-5225). Solicitations made to and applications accepted from residents in AL, AK, AZ, AR, CA: Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act; CO, CT, DE, DC, FL, GA, Hawaii Mortgage Loan Originator Company License HI-2129, Mortgage Servicer License MS144, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA: MA Mortgage Broker License MC2129, MA Mortgage Lender License MC2129, MA Mortgage Servicer License LS2129; MI, MN, MS, MO, MT, NE, NH, NJ: Licensed by the N.J. Department of Banking and Insurance; NM, NC, ND, NV, Licensed Mortgage Banker -- NYS Banking Department, NY Office: 6325 Sheridan Drive, Suite 1 Buffalo, NY 14221, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY. This is not an offer to enter into an agreement. Information, rates, and programs are subject to change without prior notice and may not be available in all states. All loans are subject to credit and property approval. Supreme Lending is not affiliated with any government agency. © 2026. Everett Financial, Inc. dba Supreme Lending. All rights reserved. Equal Housing Opportunity Lender.

