

4705 GIBSON ST

HOUSTON, TX

\$995,000

3 BED | 3.5 BATH | 3,437 SQFT



EXCLUSIVE OFFER FOR THIS HOME ONLY*

YOUR
STARTING
RATE

5.375%*

About this special rate:

- Lower your monthly payments for **2 YEARS!**
- This amounts to a total savings of **\$18,866**
- 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 seller-paid rate buydown offer:*

INTEREST RATE

MONTHLY PAYMENT REDUCED BY

MONTHLY LOAN PAYMENT (EST.)

YEAR 1

5.375%

\$1,040

\$4,457

YEAR 2

6.375%

\$532

\$4,966

At the start of **YEAR 3**, your rate will adjust to

7.375%

with an APR of
7.503%

and a monthly
payment of
\$5,498

Contact **JVM Lending** with any questions about how to take advantage of this exclusive offer!



Rates Quoted as of: 09/29/2026

Payments and savings are depending based on buydown program chosen. If the buyers take advantage of a refi (including the JVM Certified Free-fi) they get to keep all the buydown funds paid by the sellers, which would be applied to reducing their principal balance. Their rate remains fixed and can never increase above the starting rate amount after the buydown period ends. Loan scenario assumes the cost of 1 point, 30-year loan term, and a down payment of \$199,000



MORTGAGE QUESTIONS? ASK ME!

Victor Flynn

Senior Client Advisor | NMLS #2002922

JVM Lending

(469) 275-0313

jvmteam@jvmlending.com



REAL ESTATE QUESTIONS? ASK ME!

Rachel Conkling

Real Estate Agent | TREC # 0618831

Compass RE Texas, LLC - Houston

(713) 894-9070

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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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