$299,900

N4044 County Road P * Rubicon, WI 53078
~ MLS 1982828 ~



Property Description:

Move-in ready and full of fresh updates! This 2-bedroom, 1-bathroom home sits on a spacious .80-acre lot in Rubicon and offers a great blend of comfort, style, and outdoor space. Inside, you'll find new flooring and carpet, a beautifully remodeled kitchen with stainless steel appliances and an updated bathroom.

SQ Feet: 950
Bedrooms: 2
Bath: 1.00

How a 2-1 Buydown works:

- Buydown option must be paid by builder, seller or third-party
- Borrower cannot pay for buydown
- Payments temporarily reduced in Year 1 and 2, equivalent to paying 2% and 1% less[1]
- After two years, original interest rate continues for the life of the loan

2-1 Buydown Scenario Example:

$1,444 Estimated Payment
2-1 Buy down | **Year 1**

Loan Amount: $239,920
Principal & Interest: $1,344
Taxes: $100
Homeowner's Insurance: TBD
Mortgage Insurance: $0
HOA Fee: $0
Monthly Savings: **$313**

$1,597 Estimated Payment
2-1 Buy down | **Year 2**

Loan Amount: $239,920
Principal & Interest: $1,497
Taxes: $100
Homeowner's Insurance: TBD
Mortgage Insurance: $0
HOA Fee: $0
Monthly Savings: $160

$1,758 Estimated Payment
2-1 Buy down | **Year 3-30**

Loan Amount: $239,920
Principal & Interest: $1,658
Taxes: $100
Homeowner's Insurance: TBD
Mortgage Insurance: $0
HOA Fee: $0
Monthly Savings:

1) Monthly savings based on year 1 or 2 payments versus year 3. *Scenario shown used the 2-1 temporary buy down with a 30 year fixed mortgage. Scenario assumes a sales price of $299,900 with $59,980 (20%) down payment, 740+ credit score, Annual Percentage Rate of 7.455%. Mortgage rate for this loan will be **5.375%** for the first year, and 6.375% for the second year, and 7.375% for the third year which will continue for the life of the loan thereafter. Rate pulled 10/15/2026, rates change daily. Certain loan programs do not allow buy downs, additional restrictions may apply. Savings will vary. Contact your loan officer for more details. Loans are subject to borrower qualifications, including income, property evaluation, and final credit approval. Payments shown are principal and interest. The actual payment obligation will be greater. Available only for eligible conventional, jumbo, FHA and VA fixed-rate loan products. A temporary buydown may not be the best option for all borrowers. Contact your mortgage consultant to determine the right loan option for you. Interest rate and annual percentage rate (APR) are based on current market conditions as of 10/15/2026, are for informational purposes only, are subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value, credit score and other variables. Estimated closing costs used in the APR calculation are assumed to be paid by the borrower at closing. If the closing costs are financed, the loan, APR and payment amounts will be higher. Depending on the down payment and program, mortgage insurance may be required and could increase the monthly payment and APR. Contact us for details. Additional loan programs may be available. Accuracy is not guaranteed and all products may not be available in all borrower's geographical areas and are based on their individual situation. This is not a credit decision or a commitment to lend.

Contact us today to learn more.



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