

Luxe Lot 5

12915 NE 78th PL Kirkland, WA

Builder Incentive Rates



Urban Series

List: \$1,699,850
Occupancy: Primary Home

Down payment: 25% / \$424,963
Loan amount: \$1,274,887

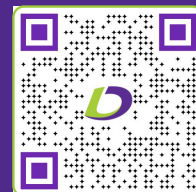
30 YEAR FIXED ¹		OR	TEMPORARY RATE BUYDOWN		
			Year 1 ²	Year 2 ³	Year 3-30 ⁴
Effective Rate/ APR	5.75% 5.89%		Effective Rate/ APR	4.0% 6.1%	5.0% 6.1% 6.0% 6.1%
Loan Payment (P&I)	\$7,439.89		Loan Payment (P&I)	\$6,086.51	\$6,843.87 \$7,643.59
Est. Property Tax	\$1,124.25		Est. Property Tax	\$1,124.25	\$1,124.25
Est. Hazard Insurance	\$225		Est. Hazard Insurance	\$225	\$225
Total Estimated Monthly Payment	\$8,789.14		Total Estimated Monthly Payment	\$7,435.76	\$8,193.12 \$8,992.84



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Call Me or Scan the QR code to apply today!



3120 139th Avenue Southeast, Office 05-126, Bellevue, WA 98005. 1) \$8,789.14/5.75% example based on a 30 year fixed rate Jumbo mortgage with an initial balance of \$1,274,887. Down Payment: 25%, owner occupied single family residences. Interest Rate: 5.75%. APR: 5.89%. Assumes minimum FICO of 780 and a maximum loan-to-value ratio of 75%. 2) \$7,435.76/4.0% example based on a 30 year fixed rate Jumbo mortgage with an initial balance of \$1,274,887. Down Payment: 25% for owner occupied single family residences. Interest Rate: 4.0%. APR: 6.1%. Assumes minimum FICO of 780 and a maximum loan-to-value ratio of 75%. 3) \$8,193.12/5.0% example based on a 30 year fixed rate Jumbo mortgage with an initial balance of \$1,274,887. Down Payment: 25%, owner occupied single family residences. Interest Rate: 5.0%. APR: 6.1%. Assumes minimum FICO of 780 and a maximum loan-to-value ratio of 75%. 4) \$8,992.84/6.0% example based on a 30 year fixed rate Jumbo mortgage with an initial balance of \$1,274,887. Down Payment: 25%, owner occupied single family residences. Interest Rate: 6.0%. APR: 6.1%. Assumes minimum FICO of 780 and a maximum loan-to-value ratio of 75%. Costs calculated in APR include lender fees, all 3rd-party fees and prepaid items. Subject to qualification and Jumbo mortgage eligibility requirements. Loan limits may apply. Interest rates and APRs are current as of 09/26/2025 and are subject to change daily without notice. Actual rates available to you may vary based upon a number of factors including your credit rating, size of down payment and other factors. Payments include estimates for taxes and insurance premiums but do not account for monthly HOA fees or other possible costs. Your actual payment obligation will be greater. Rate buydown funds may come from sellers or borrowers and are subject to interested party contribution limitations. A 2 year buydown will lower your interest rate for two years only. For a 2 year buydown, your interest rate will decrease by 2.0% for the first year and 1.0% for the second year. After the expiration of the buydown your rate will no longer be discounted and your payment will increase to the full rate amount. Seller buydowns are not available from all sellers; potential buyers will need to work with the seller to determine if the buydown is an option. loanDepot.com, LLC cannot guarantee a seller or any other party will offer a rate buydown. Other limitations apply. This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Additional rates and terms may apply and are subject to change without notice. Licensed by the WA State Department of Financial Institutions, Consumer Loan Company CL-174457. (081925 73116-4562b)