Mechanics Bank

Financing Options for Eligible MERIT Homes

30YR, 7/6 ADJUSTABLE RATE, 25% DOWN PAYMENT scenario for qualified buyers of designated new homes

Builder contribution may be available. MERIT HOMES may provide a seller contribution that may be used toward eligible closing costs, including a permanent or temporary interest-rate buydown, subject to the purchase contract, loan-program requirements, and buyer qualification.

Representative loan scenarios

Assumptions for all examples: purchase price $1,199,850; loan amount $899,887; 25% down payment ($299,962); owner-occupied primary residence; 30-year , 7/6 Adjustable rate conventional loan. Rates and APRs are examples only and are not a commitment to lend.

Option	Note rate / APR	Principal & interest	Seller contribution
Standard pricing	6.625%/6.945% APR	$5,762 per month for 84 months	None assumed
Permanent buydown	4.875%/5.451% APR	$4,762 per month for 84 months	$71,190.96 seller-paid discount points / eligible costs

Important payment information

Payments show principal and interest only. They do not include property taxes, homeowners insurance, mortgage insurance, homeowners association dues, or other property-related costs. Your actual monthly payment will be higher.

How the builder contribution works

- The contribution is a seller concession for the buyer's transaction and is subject to the purchase contract and applicable program limits.
- The contribution may be applied only to eligible closing costs or an approved buydown; it is not cash to the buyer and may be reduced if limits apply.
- The buyer may select any lender. The availability and treatment of a builder contribution with another lender are subject to that lender's program requirements and the purchase contract.

Availability and next steps

To apply and receive an official Loan Estimate, contact Jon Bruch, NMLS #115719, at 206-406-8318 or jon_bruch@mechanicsbank.com. Rates, APRs, points, payments, and available builder contributions may change until locked and depend on credit approval, property eligibility, loan program, occupancy, loan amount, loan-to-value ratio, and other underwriting criteria.



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Financing offered by Mechanics Bank, NMLS #442116. Equal Housing Lender. Mechanics Bank is not affiliated with [BUILDER NAME]. This is not a commitment to lend. All loans are subject to credit approval and program requirements. Informational purposes only.

FDIC MEMBER FDIC | EQUAL HOUSING LENDER

Financing Options for Eligible MERIT Homes

30YR FIXED RATE, 25% DOWN PAYMENT scenario for qualified buyers of designated new homes

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Representative loan scenarios

Assumptions for all examples: purchase price $1,199,850; loan amount $899,887; 25% down payment ($299,962); owner-occupied primary residence; 30-year fixed rate conventional loan. Rates and APRs are examples only and are not a commitment to lend.

Option	Note rate / APR	Principal & interest	Seller contribution
Standard pricing	7.5%/7.515% APR	$6,292 per month for 360 months	None assumed
Permanent buydown	5.5%/5.676% APR	$5,109 per month for 360 months	$80,989.87 seller-paid discount points / eligible costs

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Financing Options for Eligible MERIT Homes

30YR 7/6 ADJUSTABLE RATE, 20% DOWN PAYMENT scenario for qualified buyers of designated new homes

Builder contribution may be available. MERIT HOMES may provide a seller contribution that may be used toward eligible closing costs, including a permanent or temporary interest-rate buydown, subject to the purchase contract, loan-program requirements, and buyer qualification.

Representative loan scenarios

Assumptions for all examples: purchase price $1,199,850; loan amount $959,880; 20% down payment ($239,970); owner-occupied primary residence; 30-year , 7/6 Adjustable Rate conventional loan. Rates and APRs are examples only and are not a commitment to lend.

Option	Note rate / APR	Principal & interest	Seller contribution
Standard pricing	6.625%/6.943% APR	$6,142 per month for 360 months	None assumed
Permanent buydown	5.125%/6.601% APR	$5,226 per month for 360 months	$57,592.80 seller-paid discount points / eligible costs

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How the builder contribution works

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Representative loan scenarios

Assumptions for all examples: purchase price $1,199,850; loan amount $959,880; 20% down payment ($239,970); owner-occupied primary residence; 30-year fixed rate conventional loan. Rates and APRs are examples only and are not a commitment to lend.

Option	Note rate / APR	Principal & interest	Seller contribution
Standard pricing	7.5%/7.512% APR	$6,711 per month for 360 months	None assumed
Permanent buydown	6.0%/6.110% APR	$5,754 per month for 360 months	$57,592.80 seller-paid discount points / eligible costs

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