

# 2 WAYS TO WIN

## WHEN BUILDING A NEW HOME



1. Protect your mortgage payments while your home is under construction with our **Extended Rate Lock program**.

### UP TO 270 Day Extended Lock

Watching your dream home being built is exciting. However, watching interest rates go up and down while your home is being built is stressful. Summit Mortgage Corporation offers a unique **extended rate lock program**, so you can lock in your interest rate for up to 270 days.

#### EXTENDED RATE LOCK PROGRAM:

- Up to 270 days extended lock with no upfront fee
- Provides extended rate locks from 90 to 270 days\*
- Features a free 'float-down' option within 30 days of closing, if rates improve, which ensures the best interest rate available\*\*

2. Save on closing costs with our **\$1,500 Closing Cost Credit**.\*\*\*



Let's team up and see what options are available to finance your dream home. Give **Debra** and **Zack** a call today!

**TeamMcElvenyHomeLoans.com**



### DEBRA McELVENY

SENIOR MORTGAGE BANKER  
Summit Mortgage Corporation

360.907.0335

debram@go-summit.com

**TeamMcElvenyHomeLoans.com**

NMLS 104467



### ZACK McELVENY

MORTGAGE BANKER / LICENSED  
TRANSACTION COORDINATOR  
Summit Mortgage Corporation

360.907.2230

zackm@go-summit.com

NMLS 1549072

VANCOUVER 13115 NE 4<sup>th</sup> Street, Ste. 160 • Vancouver, WA 98684



**SUMMIT MORTGAGE CORPORATION** is offering a **\$1,500 Closing Cost Credit** to qualified buyers of newly constructed homes or condos. If you're building or purchasing a newly constructed home in Oregon or Washington, take advantage of this great opportunity and save.

SUMMIT MORTGAGE CORPORATION | NMLS 3236 • Equal Housing Opportunity \*Extended locks have applicable upfront fee to secure. \*\*Float down option within 30 days of closing if rates improve. \*\*\*\$1,500.00 closing cost credit promotion offer is for purchase loan applications on newly constructed homes or condos, with property identified, and application received between August 1<sup>st</sup>, 2015 - December 31<sup>st</sup>, 2019. Promotion is only offered in Oregon and Washington. This is not an offer for extension of credit or a commitment to lend and is subject to change without notice. Certain restrictions apply on all programs. Complete guidelines, loan applications, interest rates and annual percentage rates (APRs) are available through Summit Mortgage Corporation. Licensed in CA by the Department of Business Oversight. Loans will be arranged or made pursuant to the California Financing Law. Questions and Concerns may be directed to support@go-summit.com, 13115 NE 4<sup>th</sup> Street, Ste. 160, Vancouver, WA 98684. www.nmlsconsumeraccess.org/EntityDetails.aspx?COMPANY/3236. Other restrictions or limitations to any program may apply. Not all applicants will qualify. This is not a commitment to lend. Team McElveny Home Loans is a division of Summit Mortgage Corporation. Debra McElveny is licensed to originate mortgage loans in OR/WA. Zack McElveny is licensed to originate mortgage loans in OR/WA/CA/ID.