



# \$455,240.00

**306 Pacific Ave Lot H038**

**Shelbyville, TN 37160**

**4 Beds, 2/1 Baths, 2548 SqFt**



## 30 - YEAR FIXED

CONFORMING, 5% DOWN

Rate/APR	<b>3.375% (APR 3.617%)<sup>1</sup></b>
Mortgage payment	<b>\$1,911.97</b>
Tax, Insurance & HOA	<b>\$560</b>
Total monthly	<b>\$2,471.97</b>
Down Payment	<b>\$22,762.00</b>

The Buffington plan by Smith Douglas Homes delights with its massive second-floor owner's suite privately tucked away on the same level as its three additional bedrooms. Unexpected luxuries on the first floor include a planning desk, mud room, and kitchen island open to the family room. Buyers must prequalify with preferred lender, Brad Daniel @ Guarantee Rate. \$3,000 in closing cost assistance with use of preferred lender.

## FINISHED BASEMENT!

### Preferred Lender



**Brad Daniel**

VP of Mortgage Lending

O: (615) 567-5997

Rate.com/BradDaniel brad.daniel@rate.com

109 Rand Pl, Ste 1 Franklin, TN 37067



FEDERAL HOUSING LENDER NMLS ID: 187552, LO#: Guaranteed Rate Inc., NMLS #2611; For licensing information visit nmlsconsumeraccess.org. Equal Housing Lender. Conditions may apply TN - Lic #109179

1) Sample monthly Principal and Interest (P&I) payment of \$1,911.97 is based on a purchase price of \$455,240, down payment of 5%, 30 year fixed rate mortgage and rate of 3.375%/3.617% APR (annual percentage rate). Advertised rates and APR effective as of 10/18/21 and are subject to change without notice. Above scenario assumes a first lien position, 740 FICO score, 15 day rate lock and based primary residence. Subject to underwriting guidelines and applicant's credit profile. Actual payment, taxes, insurance or assessments may vary. Mortgage Insurance Premium (MIP) is required for all FHA loans and Private Mortgage Insurance (PMI) is required for all conventional loans where the LTV is greater than 80%. Actual payment obligation will be greater. Not all applicants will be approved. Applicant's interest rate and APR will depend upon the specific characteristics of applicant's loan transaction, credit profile and other criteria. Contact Guaranteed Rate for more information and up to date rates.



# \$430,005.00

**306 Pacific Ave Lot H038**  
**Shelbyville, TN 37160**

4 Beds, 2/1 Baths, 2548 SqFt



## 30 - YEAR FIXED

CONFORMING, 5% DOWN

Rate/APR	3.25% (APR 3.48%) <sup>1</sup>
Mortgage payment	\$1,777.84
Tax, Insurance & HOA	\$510
Total monthly	\$2,287.84
Down Payment	\$21,500.25

The Buffington plan by Smith Douglas Homes delights with its massive second-floor owner's suite privately tucked away on the same level as its three additional bedrooms. Unexpected luxuries on the first floor include a planning desk, mud room, and kitchen island open to the family room. Buyers must prequalify with preferred lender, Brad Daniel @ Guarantee Rate. \$3,000 in closing cost assistance with use of preferred lender.

## Preferred Lender



**Brad Daniel**

VP of Mortgage Lending

O: (615) 567-5997

Rate.com/BradDaniel brad.daniel@rate.com

109 Rand Pl, Ste 1 Franklin, TN 37067



EQUAL HOUSING LENDER NMLS ID: 187552, LO#: Guaranteed Rate Inc., NMLS #2611; For licensing information visit nmlsconsumeraccess.org. Equal Housing Lender. Conditions may apply TN - Lic #109179

1) Sample monthly Principal and Interest (P&I) payment of \$1,777.84 is based on a purchase price of \$430,005, down payment of 5%, 30 year fixed rate mortgage and rate of 3.250%/3.480% APR (annual percentage rate). Advertised rates and APR effective as of 09/29/21 and are subject to change without notice. Above scenario assumes a first lien position, 740 FICO score, 40 day rate lock and based primary residence. Subject to underwriting guidelines and applicant's credit profile. Actual payment, taxes, insurance or assessments may vary. Mortgage Insurance Premium (MIP) is required for all FHA loans and Private Mortgage Insurance (PMI) is required for all conventional loans where the LTV is greater than 80%. Actual payment obligation will be greater. Not all applicants will be approved. Applicant's interest rate and APR will depend upon the specific characteristics of applicant's loan transaction, credit profile and other criteria. Contact Guaranteed Rate for more information and up to date rates.



# \$425,850.00

**304 Pacific Ave Lot H039**

**Shelbyville, TN 37160**

4 Beds, 2/1 Baths, 2099 SqFt

**Finished Basement!**



### 30 - YEAR FIXED

CONFORMING, 5% DOWN

Rate/APR	3.25% (APR 3.48%) <sup>1</sup>
Mortgage payment	\$1,760.66
Tax, Insurance & HOA	\$525
Total monthly	\$2,285.66
Down Payment	\$21,292.50

The Cochran plan by Smith Douglas Homes comes full of upgrades you're sure to love! Gorgeous open floorplan, gas fireplace, granite kitchen tops, beautiful soaker tub with decorative window in owners bath, classy upgraded lighting package, unfinished walk out basement, and more! Buyers must prequalify with preferred lender, Brad Daniel @ Guarantee Rate. \$3,000 in closing cost assistance with use of preferred lender.

## Preferred Lender



**Brad Daniel**

VP of Mortgage Lending

O: (615) 567-5997

Rate.com/BradDaniel brad.daniel@rate.com

109 Rand Pl, Ste 1 Franklin, TN 37067



FEDERAL HOUSING LENDER NMLS ID: 187552, LO#: Guaranteed Rate Inc., NMLS #2611; For licensing information visit nmlsconsumeraccess.org. Equal Housing Lender. Conditions may apply TN - Lic #109179

1) Sample monthly Principal and Interest (P&I) payment of \$1,760.66 is based on a purchase price of \$425,850, down payment of 5%, 30 year fixed rate mortgage and rate of 3.25%/3.480% APR (annual percentage rate). Advertised rates and APR effective as of 09/29/21 and are subject to change without notice. Above scenario assumes a first lien position, 740 FICO score, 40 day rate lock and based primary residence. Subject to underwriting guidelines and applicant's credit profile. Actual payment, taxes, insurance or assessments may vary. Mortgage Insurance Premium (MIP) is required for all FHA loans and Private Mortgage Insurance (PMI) is required for all conventional loans where the LTV is greater than 80%. Actual payment obligation will be greater. Not all applicants will be approved. Applicant's interest rate and APR will depend upon the specific characteristics of applicant's loan transaction, credit profile and other criteria. Contact Guaranteed Rate for more information and up to date rates.



# \$407,670

**304 Pacific Ave Lot H039**

**Shelbyville, TN 37160**

**4 Beds, 2/1 Baths, 2099 SqFt**



## 30 - YEAR FIXED

CONFORMING, 5% DOWN

Rate/APR	3.25% (APR 3.482%) <sub>1</sub>
Mortgage payment	\$1,685.49
Tax, Insurance & HOA	\$500
Total monthly	\$2,185.49
Down Payment	\$20,383.50

The Cochran plan by Smith Douglas Homes comes full of upgrades you're sure to love! Gorgeous open floorplan, gas fireplace, granite kitchen tops, beautiful soaker tub with decorative window in owners bath, classy upgraded lighting package, unfinished walk out basement, and more! Buyers must prequalify with preferred lender, Brad Daniel @ Guarantee Rate. \$3,000 in closing cost assistance with use of preferred lender.

## Preferred Lender



**Brad Daniel**

VP of Mortgage Lending

O: (615) 567-5997

Rate.com/BradDaniel brad.daniel@rate.com

109 Rand Pl, Ste 1 Franklin, TN 37067



EQUAL HOUSING LENDER NMLS ID: 187552, LO#: Guaranteed Rate Inc., NMLS #2611; For licensing information visit nmlsconsumeraccess.org. Equal Housing Lender. Conditions may apply TN - Lic #109179

) Sample monthly Principal and Interest (P&I) payment of \$1,685.49 is based on a purchase price of \$407,670, down payment of 5%, 30 year fixed rate mortgage and rate of 3.250%/3.482% APR (annual percentage rate). Advertised rates and APR effective as of 09/29/21 and are subject to change without notice. Above scenario assumes a first lien position, 740 FICO score, 40 day rate lock and based primary residence. Subject to underwriting guidelines and applicant's credit profile. Actual payment, taxes, insurance or assessments may vary. Mortgage Insurance Premium (MIP) is required for all FHA loans and Private Mortgage Insurance (PMI) is required for all conventional loans where the LTV is greater than 80%. Actual payment obligation will be greater. Not all applicants will be approved. Applicant's interest rate and APR will depend upon the specific characteristics of applicant's loan transaction, credit profile and other criteria. Contact Guaranteed Rate for more information and up to date rates.