



Special Financing Offer

FREE 1% RATE REDUCTION FOR THE FIRST YEAR

Lender-Paid 1-0 Temporary Rate Buydown

Enjoy a Reduced Mortgage Payment During Your First Year of Ownership. No Additional Cost to the Buyer.

3731 Durksly Dr, Melbourne FL 32940

Offered at \$1,299,000

Jumbo Conventional Financing 20% Down Payment 30-Year Fixed	
Loan Amount:	\$1,039,200
Interest Rate:	6.5%
Interest Rate w/ Buydown:	5.5%
Est. Monthly Payment at Note Rate:	\$6,568
Est. Monthly Payment w/ Buydown:	\$5,900
Total Est. Monthly Savings w/ Buydown:	\$668
Total Est. Annual Savings w/ Buydown:	\$8,016

Jumbo Conventional Financing 15% Down Payment 30-Year Fixed	
Loan Amount:	\$1,104,150
Interest Rate:	6.75%
Interest Rate w/ Buydown:	5.75%
Est. Monthly Payment at Note Rate:	\$7,161
Est. Monthly Payment w/ Buydown:	\$6,444
Total Est. Monthly Savings w/ Buydown:	\$718
Total Est. Annual Savings w/ Buydown:	\$8,616

VA Financing 0% Down Payment 30-Year Fixed	
Loan Amount:	\$1,299,000
Interest Rate:	6.375%
Interest Rate w/ Buydown:	5.375%
Est. Monthly Payment at Note Rate:	\$8,104
Est. Monthly Payment w/ Buydown:	\$7,274
Total Est. Monthly Savings w/ Buydown:	\$830
Total Est. Annual Savings w/ Buydown:	\$9,961

Jumbo Conventional Financing 20% Down Payment 15-Year Fixed	
Loan Amount:	\$1,039,200
Interest Rate:	6.125%
Interest Rate w/ Buydown:	5.125%
Est. Monthly Payment at Note Rate:	\$8,840
Est. Monthly Payment w/ Buydown:	\$8,286
Total Est. Monthly Savings w/ Buydown:	\$554
Total Est. Annual Savings w/ Buydown:	\$6,647

*Personalized scenarios depend on loan amount, interest rate at time of lock, and loan program. Rates may change daily. Estimated monthly payments do not take into account certain loan-specific costs, including but not limited to property taxes, homeowners insurance, mortgage insurance, mortgage insurance premiums, funding fees, HOA fees, etc. Actual payment obligations may be greater.



JOHN HENDERSON

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*TERMS & CONDITIONS: John William Henderson - NMLS#1479812 is Licensed in the State of Florida. This is an offer for a lender paid temporary buydown, reducing the interest rate 1% of locked note rate for loan applicants that meet all underwriting requirements for loan closing. All terms and conditions listed must be met and to receive this incentive the loan transaction must be originated and closed by loan originator John William Henderson - NMLS#1479812. To qualify for this program, the loan application must be submitted on or after 06.01.2026 and the loan transaction must close by the expiration date of 09.30.2026. The offer is non-transferable and cannot be redeemed for cash. Lender paid temporary buydown applied to loan transaction at the time of closing. Offer void where prohibited. Offer only valid on Conventional, FHA, VA, and Jumbo loans.

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