INTRODUCING THE HOMETOWN ADVANTAGE LOAN EXCLUSIVELY FOR THE TOWN OF WHITEHALL



522 Wheelman Street Middletown, DE 19709

The Middleton Classic

Sales Price \$372,298

3 bedroom 2.5 bath

Rear-entry, 2 car detached garage 1660 square feet

9' first floor ceilings

8' x 8' front covered entryway (not shown) 42" Tall Timberlake Tahoe Maple Kitchen Cabinets

Corian Kitchen countertops with 4" backsplash

Hardwood in the Foyer and Kitchen

6x6 Ceramic Tile Floor in Powder Room, Hall Bath and Owner's Bath

51/4" Baseboard molding on 1st Floor 81/4 James Hardie Exterior Siding

90% efficient gas direct-vent heater

14 SEER air conditioner

Anderson 200 Series Tilt Wash Double Hung Windows

Pike Creek Mortgage Services, Inc. offers a mortgage solution for every need, including loans to suit the new construction buyer. So what makes us different? Our **Hometown Advantage** loan provides exceptional rates for not only the first two years, but for the entire life of the loan.

30 Year, Fixed Rate Loan Terms*

1.875% Year 1 - Payment = \$1,082.00

2.875% Year 2 - Payment = \$1,235.00

3.875% Years 3 - 30 - Payment = \$1,400.00

For more information, please contact:



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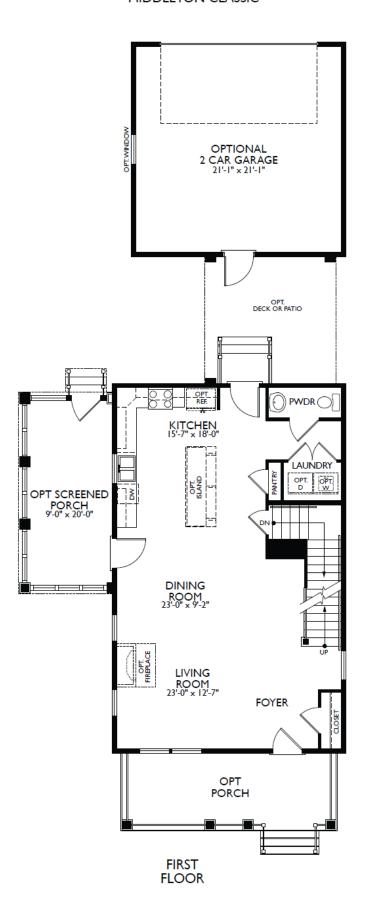


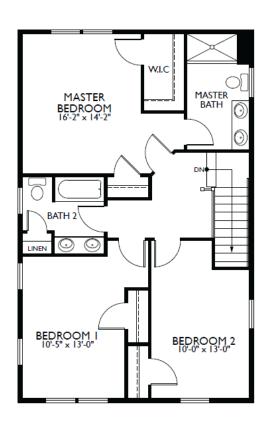
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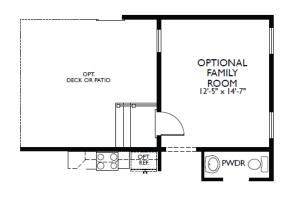
*APR = Annual Percentage Rate. Pike Creek Mortgage Services, Inc. is licensed in DE, DC, MD, NJ, PA & VA. NMLS# 130829. Financing example is based on a sales price of \$372,298 with a 20% down payment and a minimum credit score of 740. Mortgage is a conventional conforming 30 year fixed loan with a 2-1 Buydown with a Note rate of 3.875% (3.925% APR). Buyer must qualify for financing at the Note rate of 3.875%. The interest rate is temporarily reduced to 1.875% (1.920% APR) for Year 1 and temporarily reduced to 2.875% (2.922% APR) for Year 2 and is 3.875% (3.925% APR) for Years 3 -30. Based on a loan amount of \$297,838. Monthly principal and interest payments are \$1,082.34 for Year 1, \$1,235.71 for Year 2 and \$1,400.54 for Years 3 - 30. Monthly taxes, insurance, and any HOA fees are not included in the above payment. Interest rates, payments, terms and availability of this loan program, and the sales price, are examples only and are subject to change without notice. Interest rates may not be available at time of loan commitment or closing. Loans are subject to credit approval. Restrictions and conditions may apply. Homebuyer is free to select any mortgage lender of their choice; however, the Hometown Advantage loan can only be used when financing with Pike Creek Mortgage Services, Inc. Hometown Advantage may be available with other programs. Contact your Pike Creek Mortgage loan officer for details.

The Middleton by Benchmark Builders MIDDLETON CLASSIC





SECOND FLOOR



OPT. FAMILY ROOM