1258 Caper Ave., Foley, AL 36535

BIG BUYER PERK – BUYDOWN AVAILABLE ON THIS HOME

Monthly payment could be as low as

$1,699 in year one with a reduced interest rate of 4.99%

Payment shown does not include taxes, insurance, or mortgage insurance. 7.147% APR*

LP

LOCAL PROPERTY

Lindsay Hegler
Realtor | Local Property
(251) 767-0888

LOCAL BANK | MORTGAGE LENDING

Brandon Reed
Sr. Loan Officer
breed@mylocal.ba
(281) 610-1035
NMLS#2055721

Annual Percentage Rate 7.147%. APR is based on an FHA loan amount of $329,900 with a 3.5% down payment. The interest rate is temporarily reduced with a 2-1 buydown, paid by seller. In this case, the interest rate for the first year would be 4.99%, the second year would be 5.99%, and the third year through the life of the loan would be 6.99%. Rate is accurate as of 9/16/2026; however, rate and APR are subject to change without notice and may vary based on credit worthiness, loan amount, and property type. Seller paid closing cost concession of $15,000 and is subject to seller approval. Availability, amount, and terms of concession may vary and are subject to origination. All loans are subject to credit approval, including credit worthiness, insurability, and ability to provide acceptable collateral, in some instances, including but not limited to certain down payment assistance, programs, and brokered loans, some lender fees may be required. Not all loans or products are available in all states or counties. Local Bank is not affiliated with any real estate or government agency.

Member FDIC | Equal Housing Lender | NMLS #826248.