

# Equity Builder Benefits

Offered Exclusively at

## NORTHWOODS

- Purchase with as little as 10% down so you can buy more home
- Apply all first years payments to build equity in your home as no interest is charged the first year
- Reduce the amount of your amortizing monthly payments over the remaining 29 years
- Your remaining 348 amortizing monthly payments will be lower than your first 12 payments because all your first year's payments are applied to reduce the balance of your loan that is subject to amortization. So, when the rate steps up your payment steps down

## The Pickering II Model

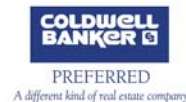
	1st Year	Years 2 –30
Base Price	\$469,900.00	
Down Payment (11.26%)	\$52,900.00	
Mortgage Amount	\$417,000.00	\$393,138.96
Amortized Term	30 years	29 years
Interest Rate	3.99%	3.99%
Monthly Payment	\$1,988.42	\$1,908.30

For qualified Buyers subject to credit approval.  
Amounts are calculated on model specified base price only. Monthly payment is principal and interest only.

**Call Today for Details to Schedule a Preview**  
**Robert Fanning or David MacElree**  
**610.380.3220**



[moserbuilders.com](http://moserbuilders.com)



\*Special financing offer maybe discontinued at any time. Subject to credit approval; certain fees apply. Interest of 0% for first year, during first year monthly payments (an voluntary prepayments) reduce the principal balance. At the end of first 12-month period, loans up to \$417,000 are amortized at 3.99% for years 2-30 (APR 3.67); loans over \$417,000 and up to \$650,000 are amortized at 4.99% for years 2-30 (APR 4.575). For a typical loan of \$300,000, you would make 12 payments of \$1430.52 (as if the loan were amortizing at 3.99% over 30 years). All of your payments are applied to reduce principal. At the beginning of the 13th month, the balance of \$282,833.80 would be amortized at 3.99% interest over the remaining 348 months. Your remaining monthly payments would drop to \$1,372.88. For a typical \$600,000.00 loan, you would make 12 monthly payments of \$3,217.26, then 348 monthly payments of \$3,055.41 at a rate of 4.99% amortized over the remaining 348 months.

\*\*APR (Annual Percentage Rate)